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STATE OF WEST VIRGINIA

EIGHTIETH REPORT OF FINANCIAL INSTITUTIONS

Under the Supervision of

COMMISSIONER OF BANKING

Fiscal Year Ending June 30, 1980

PHYLLIS HUFF ARNOLD, Commissioner

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STATE OF WEST VIRGINIA

DEPARTMENT OF BANKING

PHYLLIS HUFF ARNOLD
Commissioner

E. W. TURLEY
Director,
Bank Supervision

K. REID DOLLY
Chief Bank
Examiner

DAVID S. MUDIE
Director,
Charters and Licenses

Bank Examiner III

OLIN T. HAWK, Petersburg
J. KEITH JOHNSON, Sissonville
HOWARD P. BENNETT, Morgantown
JAMES L. BENNETT, Salem
WILLIAM W. SABO, Elkins
GEORGE W. MULLINS, Cottageville
L. DALE COX, Sutton
EDGAR R. SANSON, St. Albans

Bank Examiner, II

JOE D. CAMPBELL, Grantsville
TERRY ALLEN MCGINNIS, Morgantown

Bank Examiner I

SARAH J. MANGUS, Dunbar
DAVID WARNER, Gassaway

A. KEVIN THOMAS, Cross Lanes
Statistical Analyst

JEAN TEEL, Charleston
Assistant Analyst

PHYLLIS GOODWIN, St. Albans
Audit Clerk

MEMBERS
WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS

PHYLLIS HUFF ARNOLD, Chairman of the Board
Commissioner of Banking (Phone 348-2294)

ROBERT H. BEYMER, President
The Security Bank of Huntington (Phone 522-8281)
P.O. Box 2509
Huntington, W. Va. 25725
Representing banks with assets over $50 million
Term expires 6-30-85

GEORGE B. MOOMAU, Executive Vice President
Grant County Bank (Phone 257-4111)
P.O. Box 188
Petersburg, W. Va. 26847
Representing banks with assets from $25 million to $50 million
Term expires 6-30-81

GARY R. DAVIS, President
Tyler County Bank (Phone 758-2191)
P.O. Box 145
Middlebourne, W. Va. 26149
Representing banks with assets not greater than $25 million
Term expires 6-30-81

WILLIAM E. RETTER, President
Valley Savings & Loan Company (Phone 295-4527)
P.O. Box 5055
Vienna, W. Va. 26101
Representing financial institutions other than banking
Term expires 6-30-85

JOHN W. HATCHER, JR. Attorney at Law
Myles, Conrad & Hatcher (Phone 574-1334)
Fayetteville, W. Va. 25840
Representing the public
Term expires 6-30-83

DAVID W. ZINN
Newspaper Agency (Phone 348-4814)
5000 Frederick Drive
Charleston, W. Va. 25312
Representing the public
Term expires 6-30-83

RECEIPTS AND DISBURSEMENTS FOR FISCAL YEARS ENDING ON DATES INDICATED

RECEIPTS:	JUNE 30, 1980	JUNE 30, 1979
Banking Institutions	$414,422.84	$495,986.53
Building & Loan Associations	1,885.00	845.00
Credit Unions	4,647.50	3,977.50
Industrial Loan Companies	4,485.00	6,077.50
Foreign Corporations	900.00	.00
Money Order Companies	700.00	500.00
Banking Laws, etc.	195.00	1,831.50
Secondary Mortgage Loan Brokers	300.00	150.00
Investigation Fees	4,000.00	1,000.00
Cash Reserve Penalties	9,298.27	6,210.36
Supervised Lenders	41,115.17	52,159.22
TOTAL INCOME	$481,948.78	$568,737.61
EXPENDITURES:		
Office Supplies, etc.	$ 4,263.14	$ 1,910.83
Telephone	6,926.79	5,932.88
Postage	1,734.73	2,427.86
Travel Expense	124,267.19	101,917.19
Rental Expense (Office)	12,604.02	12,439.44
Machine Rental	3,308.77	3,492.51
Printing	4,055.45	12,527.44
Association Dues	762.00	460.00
Professional Services	1,173.75	152.90
Workmen's Compensation	471.30	456.96
Miscellaneous	2,160.36	1,211.54
Maintenance Contracts	573.75	574.10
TOTAL CURRENT EXPENSE	$162,301.25	$143,503.65
Personal Services	$330,074.43	$325,388.76
Equipment	4,816.92	3,413.07
TOTAL EXPENSES	$497,192.60	$472,305.48

DEPARTMENTAL REVIEW

During the period between 1863 and 1891 State Banks were entirely free from regulation and supervision by the State.

The Legislature in 1891 passed a law providing for a State Banking Department and authorized the Governor to appoint a State Bank Examiner, to be under the jurisdiction and control of the Board of Public Works.

The office of Commissioner of Banking was created by Legislative enactment February 21, 1901, and continues to function under and by authority of Chapter 31A, of the Code of West Virginia as amended. The following officials served as heads of the State Department of Banking for the years shown:

Name	*Title*	*Year Served*
Young, Charles W.	Bank Examiner	1891-1892
Weaver, C. A.	" "	1893-1894
No Record	" "	1895-1898
Wetzel, O. B.	" "	1899-1900
Kefauver, O. B.	" "	1900-1901
Kendall, M. A.	Commissioner of Banking	1901-1905
Mathews, S.V.	" "	1905-1915
Smith, S. Preston	" "	1915-1919
Hill, Joseph S.	" "	1919-1923
Jackson, Naaman	" "	1923-1924
Abbott, Harry A.	" "	1924-1929
Charter, Lathrop R., Jr.	" "	1929-1933
Given, Waltman C.	" "	1933-1934
Ward, George	" "	1934-1940
Brightwell, H. P., Acting	" "	1940-1940
Andrews, R. Carl	" "	1940-1941
Vaughan, H. D.	" "	1941-1942
Locke, A. W.	" "	1942-1947
Hoffman, John H.	" "	1947-1955
Walker, Mrs. Nell W.	" "	1955-1957
Taylor, Donald L.	" "	1957-1960
Early, Carl B.	" "	1960-1967
Smith, M. W.	" "	1967-1971
Jordan, George B., Jr.	" "	1972-1974
Higgins, W. Lovell, Acting	" "	1974-1975
Jordan, George B., Jr.	" "	1975-1977
Hale, H. David	" "	1977-1977
Mullen, C. Joe	" "	1977-1979
Higgins, W. Lovell, Acting	" "	1979-1979
Phyllis Huff Arnold	" "	1979-

DEPARTMENT OF BANKING

ANNUAL REPORT

DEPARTMENT ACTIVITIES

During the fiscal year covered by this report the Commissioner of Banking issued four Calls for reports of condition of State Banks and Trust Companies as of the following dates:

September	30, 1979
December	31, 1979
March	31, 1980
June	30, 1980

Two Calls for reports of condition of Industrial Loan Companies; Building and Loan Associations, and Credit Unions:

December	31, 1979
June	30, 1980

One Call for reports of condition of Supervised Lenders Licensees:

June	30, 1980

The Department's Examiners participated in and completed the following classes of examination:

Commercial Banks and Trust Companies	115
Industrial Loan Companies	35
Building and Loan Associations	7
Credit Unions	18
Supervised Lenders Licensees	134

LEGAL HOLIDAYS IN WEST VIRGINIA

New Year's Day	January 1
Lincoln's Birthday	February 12
Washington's Birthday	Third Monday of February
Memorial Day	Last Monday in May
West Virginia Day	June 20
Independence Day	July 4
Labor Day	First Monday of September
Columbus Day	Second Monday of October
Veterans Day	November 11
Thanksgiving Day	Fourth Thursday in November
Christmas Day	December 25

Also any election day on which an election is held throughout the State; and all days that may be appointed or recommended by the Governor of the State or the President of the United States, as days of Thanksgiving or for the general cessation of business; and when any of said days fall on Sunday, then it shall be proper to observe the succeeding Monday as such holiday.

STATE BANKS AND TRUST COMPANIES QUALIFIED TO EXERCISE FIDUCIARY POWERS DURING THE YEAR 1980

Location	*Name of Bank*
Beckley	Bank of Raleigh
Bluefield	Commercial Bank
Buckhannon	Adrian Buckhannon Bank
Charleston	Bank of West Virginia
Charles Town	Bank of Charles Town
Charles Town	Peoples Bank of Charles Town
Clarksburg	The Lowndes Bank
Clendenin	Farmers & Citizens State Bank
Elkins	Davis Trust Company
Grafton	Bluevile Bank of Grafton
Huntington	Huntington Trust & Savings Bank
Huntington	The Security Bank
Huntington	Twentieth Street Bank
Keyser	Farmers and Merchants Bank
Mannington	First Exchange Bank
Martinsburg	Merchants & Farmers Bank
McMechen	Bank of McMechen
Morgantown	Farmers and Merchants Bank
Moundsville	Merchantile Banking & Trust Company
Mullens	The Peoples Bank of Mullens
Oak Hill	New River Banking & Trust Co.
Parkersburg	Commercial Banking & Trust Company
Parkersburg	Mountain State Bank
Parkersburg	Wood County Bank
Parsons	The Tucker County Bank
Philippi	Barbour County Bank
Princeton	Mercer County Bank
Princeton	Princeton Bank & Trust Company
Ranson	Blakeley Bank & Trust Company
Sistersville	First Tyler Bank & Trust Company
South Charleston	The Chemical Bank & Trust Co.
Wayne	Wayne County Bank
Weirton	Bank of Weirton
Wellsburg	Wellsburg Banking & Trust Company
Wheeling	Half Dollar Trust & Savings Bank
Wheeling	Morris Plan Bank & Trust Co.
Wheeling	Wheeling Dollar Savings & Trust Company
White Sulphur Springs	Bank of White Sulphur Springs

National Banks Operating in West Virginia That Have Complied with the Requirements Prescribed Under Chapter 31A—Article 4, Section 15, of the Code of West Virginia, to Exercise Fiduciary Powers During the Year 1980.

Location	*Name of Bank*
Alderson	First National Bank
Beckley	Beckley National Bank
Beckley	The Raleigh County National Bank
Bluefield	First National Bank
Bluefield	Flat Top National Bank
Charleston	Charleston National Bank
Charleston	City National Bank
Charleston	Kanawha Banking & Trust Co., N.A.
Charleston	Kanawha Valley Bank, N. A.
Charleston	National Bank of Commerce
Chester	First National Bank of Chester
Clarksburg	Empire National Bank
Clarksburg	Union National Bank
Elkins	Citizens National Bank
Fairmont	City National Bank
Fairmont	Community Bank & Trust, N.A.
Fairmont	First National Bank
Grafton	First National Bank
Huntington	First Huntington National Bank
Huntington	Guaranty National Bank
Keyser	The National Bank of Keyser
Kingwood	Albright National Bank
Madison	Boone National Bank
Martinsburg	Old National Bank
Martinsburg	The Peoples National Bank
Montgomery	Montgomery National Bank
Moorefield	South Branch Valley National Bank
Morgantown	First National Bank
Moundsville	First National Bank

Parkersburg	Parkersburg National Bank
Parkersburg	Union Trust National Bank
Pt. Pleasant	Citizens National Bank of Pt. Pleasant
Ronceverte	First National Bank
Sistersville	Union National Bank
South Charleston	First National Bank
St. Marys	First National Bank
Welch	McDowell County National Bank
Wheeling	Security National Bank & Trust Company
Williamson	National Bank of Commerce

MEMBER BANKS OF THE FEDERAL RESERVE SYSTEM

FIFTH DISTRICT

Location	*Name of Bank*
Bluefield	Valley Bank & Trust Company
Bruceton Mills	Bruceton Bank
Charles Town	Peoples Bank of Charles Town
Eleanor	Buffalo Bank
Gassaway	Bank of Gassaway
Grafton	Blueville Bank of Grafton
Greenville	Bank of Greenville
Harpers Ferry	Bank of Harpers Ferry
Huntington	Huntington Trust and Savings Bank
Hurricane	Putnam County Bank
Lewisburg	Greenbrier Valley Bank
Mullens	Peoples Bank of Mullen
Parsons	Tucker County Bank
Petersburg	Potomac Valley Bank
Philippi	Barbour County Bank
Princeton	Princeton Bank and Trust Company
Ranson	Blakeley Bank and Trust Company
Ripley	Bank of Ripley
Romney	Bank of Romney
Spencer	The Traders Bank
St. Albans	Bank of St. Albans
St. Marys	Pleasants County Bank
Summersville	Farmers & Merchants Bank
Union	Bank of Monroe
Wardensville	Capon Valley Bank
White Sulphur Springs	Bank of White Sulphur Springs

FOURTH DISTRICT

Sistersville	First-Tyler Bank and Trust Company
Wheeling	Half-Dollar Trust & Savings Bank
Wheeling	Wheeling Dollar Savings & Trust Company

TOTAL DEPOSITS OF STATE BANKS AND TRUST COMPANIES AS OF JUNE 30th From 1891 to 1980

1891	49	$ 8,330,896.96
1892	50	9,418,513.26
1893	55	9,173,210.89
1894	56	9,066,980.99
1895	58	9,698,088.10
1896	60	10,609,880.96
1897	68	11,195,954.26
1898	74	13,069,203.84
1899	76	16,284,286.89
1900	89	21,323,927.06
1901	102	26,782,556.39
1902	115	32,872,669.70
1903	148	38,908,768.65
1904	151	39,718,672.40
1905	160	44,475,261.76
1906	172	50,172,070.43
1907	170	52,217,945.73
1908	169	49,057,009.66
1909	177	54,472,082.82
1910	179	59,198,505.66
1911	189	62,830,866.93
1912	191	67,121,377.66
1913	193	73,744,655.57
1914	196	76,248,436.90
1915	194	72,174,645.53
1916	193	83,745,205.95
1917	202	112,210,611.06
1918	207	119,960,032.99
1919	217	128,932,373.05
1920	217	154,440,268.50
1921	226	170,370,924.58
1922	225	162,196,400.69
1923	222	186,802,607.79
1924	225	183,922,397.64
1925	221	185,809,943.35
1926	222	191,368,336.94
1927	217	196,124,549.14
1928	211	188,973,732.46
1929	194	183,588,364.19
1930	179	171,834,408.41
1931	158	152,246,966.13
1932	130	118,369,863.91
1933	106	96,127,697.56
1934	103	105,705,643.18
1935	103	112,347,686.41
1936	106	130,527,814.39
1937	107	138,156,024.55
1938	105	129,881,922.07
1939	103	132,063,704.11
1940	104	142,706,065.42
1941	104	161,259,278.21
1942	103	176,258,917.46
1943	103	234,274,849.87
1944	103	287,740,441.45
1945	102	357,010,963.85
1946	103	397,649,285.93
1947	105	389,488,849.48
1948	106	421,530,516.50
1949	105	438,140,787.28
1950	106	438,050,962.35
1951	106	445,537,131.66
1952	107	485,139,520.34
1953	108	496,003,234.65
1954	107	487,508,976.67
1955	107	492,254,844.78
1956	105	515,571,801.85
1957	106	530,944,174.68
1958	106	543,899,522.02
1959	107	546,075,415.61
1960	106	577,165,334.45
1961	105	599,958,605.59

1962	104	629,094,484.52
1963	106	695,293,891.64
1964	106	735,200,603.15
1965	107	806,117,555.58
1966	108	901,612,306.07
1967	111	982,561,500.64
1968	115	1,017,946,457.41
1969	115	1,201,452,391.52
1970	115	1,318,477,442.38
1971	115	1,572,202,374.46
1972	113	1,668,089,125.48
1973	115	1,890,623,965.63
1974	114	2,122,776,501.17
1975	115	2,181,542,896.13
1976	118	2,478,472,000.00
1977	118	2,823,225,000.00
1978	121	3,117,639,000.00
1979	126	3,396,176,000.00
1980	127	3,654,510,000.00

COMPARATIVE ABSTRACT

Showing Condition of State Banks in the STATE OF WEST VIRGINIA

At the Close of Business on the Dates Indicated

As Compiled by the Commissioner of Banking

($ in thousands)

	June 30, 1980	March 31, 1980	December 31, 1979	September 30, 1979
Number of Banks	127	126	126	126
ASSETS				
Cash and due from banks	$ 280,450	$ 281,400	$ 289,422	$ 249,698
U. S. Treasury securities	359,377	351,182	316,962	312,495
Obligations of other U. S. Government agencies and corporations	302,336	273,004	243,929	221,972
Obligations of States and political subdivisions	600,901	602,064	592,034	581,722
Other bonds, notes and debentures	17,131	14,709	14,496	15,428
Federal Reserve stock and corporate stock	1,643	1,617	1,557	1,928
Trading account securities				
Federal funds sold	238,925	217,629	171,367	177,006
Loans, net of unearned income and reserves for possible loan losses	2,236,320	2,248,734	2,272,278	2,256,568
Direct lease financing	2,539	2,705	2,594	3,283
Bank premises, furniture and fixtures	95,192	94,533	92,902	91,072
Real estate owned other than bank premises	3,070	2,853	3,124	2,637
Investments in unconsolidated subsidiaries and associated companies				
Customers' liability on acceptances outstanding	935	81	900	21
Other assets	44,469	43,590	37,916	34,805
TOTAL ASSETS	4,183,288	4,134,101	4,039,481	3,948,635
LIABILITIES				
Demand deposits of IPC	$ 815,538	$ 814,295	$ 865,958	$ 833,144
Time and savings deposits of IPC	2,592,247	2,550,326	2,429,101	2,356,903
Deposits of United States Government	7,445	6,455	8,822	13,804
Deposits of States and political subdivisions	205,014	221,541	219,214	226,316
Deposits of foreign governments				
Deposits of commercial banks	5,034	2,968	4,456	2,988
Certified and officers' checks	29,232	27,071	28,655	27,853
TOTAL DEMAND DEPOSITS	905,534	892,018	948,922	934,920
TOTAL TIME AND SAVINGS DEPOSITS	2,748,976	2,730,638	2,607,284	2,525,888
TOTAL DEPOSITS	$3,654,510	$3,622,656	$3,556,206	$3,460,808
Federal funds purchased	$ 75,317	$ 73,649	$ 59,708	$ 59,090
Interest-bearing demand notes issued to U.S. Treasury				
Other liabilities for borrowed money	8,609	5,654		
Mortgage indebtedness	20,042	16,916	23,993	33,080
Acceptances executed and outstanding	2,604	2,540	2,620	2,856
Other liabilities	935	81	900	21
TOTAL LIABILITIES (excluding capital accounts)	52,015	49,288	43,010	40,836
Subordinated notes and debentures	$3,814,032	$3,770,784	$3,686,437	$3,596,691
Common stock (Par value)	3,440	3,621	3,623	3,706
Surplus	67,008	64,373	62,485	61,533
Undivided profits	125,345	124,264	122,773	118,209
Reserve for contingencies and other capital reserves	165,966	163,516	156,489	160,682
TOTAL EQUITY CAPITAL	7,497	7,543	7,674	7,814
TOTAL CAPITAL ACCOUNTS	$ 365,816	$ 359,696	$ 349,421	$ 348,238
TOTAL LIABILITIES	$ 369,256	$ 363,317	$ 353,044	$ 351,944
	$4,183,288	$4,134,101	$4,039,481	$3,948,635

COMPARATIVE ABSTRACT

Showing Condition of State Banks in the STATE OF WEST VIRGINIA
At the Close of Business on the Dates Indicated
As Compiled by the Commissioner of Banking

($ in thousands)

Number of Banks	June 30, 1980 127	June 30, 1979 126	Change + or - 1	+
ASSETS				
Cash and due from banks	$ 280,450	$ 260,145	$ 20,305	+
U. S. Treasury securities	359,377	317,858	41,519	+
Obligations of other U. S. Government agencies and corporations	302,336	212,892	89,444	+
Obligations of States and political subdivisions	600,901	571,623	29,278	+
Other bonds, notes and debentures	17,131	16,053	1,078	+
Federal Reserve stock and corporate stock	1,643	1,528	115	+
Trading account securities				
Federal funds sold	238,925	133,286	105,639	+
Loans, net of unearned income and reserves for possible loan losses	2,236,320	2,221,032	15,288	+
Direct lease financing	2,539	3,655	1,116	+
Bank premises, furniture and fixtures	95,192	88,601	6,591	+
Real estate owned other than bank premises	3,070	2,425	645	+
Investments in unconsolidated subsidiaries and associated companies				
Customers' liability on acceptances outstanding	935	21	914	+
Other assets	44,469	36,248	8,221	+
TOTAL ASSETS	$4,183,288	$3,865,367	$ 317,921	+
LIABILITIES				
Demand deposits of IPC	$ 815,538	$ 835,173	$ 19,635	-
Time and savings deposits of IPC	2,592,247	2,288,232	307,015	+
Deposits of United States Government	7,445	9,511	2,066	-
Deposits of States and political subdivisions	205,014	227,319	22,305	-
Deposits of foreign governments				
Deposits of commercial banks	5,034	3,226	1,808	+
Certified and officers' checks	29,232	32,715	3,483	-
TOTAL DEMAND DEPOSITS	$ 905,534	$ 931,307	$ 25,773	-
TOTAL TIME AND SAVINGS DEPOSITS	$2,748,976	$2,464,869	$ 284,107	+
TOTAL DEPOSITS	$3,654,510	$3,396,176	$ 258,334	+
Federal funds purchased	$ 75,317	$ 60,400	$ 14,917	+
Interest-bearing demand notes issued to U.S. Treasury	8,609		8,609	+
Other liabilities for borrowed money	20,042	24,941	4,899	-
Mortgage indebtedness	2,604	1,828	776	+
Acceptances executed and outstanding	935	79	856	+
Other liabilities	52,015	40,678	11,337	+
TOTAL LIABILITIES (excluding capital accounts)	$3,814,032	$3,524,102	$ 289,930	+
Subordinated notes and debentures	$ 3,440	$ 3,939	$ 499	-
Common stock (Par value)	67,008	61,208	5,800	+
Surplus	125,345	117,581	7,764	+
Undivided profits	165,966	150,837	15,129	+
Reserve for contingencies and other capital reserves	7,497	7,700	203	-
TOTAL EQUITY CAPITAL	$ 365,816	$ 337,326	$ 28,490	+
TOTAL CAPITAL ACCOUNTS	$ 369,256	$ 341,265	27,991	+
TOTAL LIABILITIES	$4,183,288	$3,865,367	$ 317,921	+

CONSOLIDATED REPORT OF INCOME, TWELVE MONTHS ENDING JUNE 30, 1980 OF ONE HUNDRED AND TWENTY SEVEN STATE BANKS AND TRUST COMPANIES

	Mil. Thou.
OPERATING INCOME:	
Interest and fees on loans	$231,159
Interest on balances with depository institutions	3,062
Income on Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries	26,595
Interest on U.S. Treasury securities	28,612
Interest on obligations of other U.S. Government agenices and corporations	21,814
Interest on obligations of States and political subdivisions of the U.S.	31,169
Interest on other bonds, notes, and debentures	1,529
Dividends on stock	197
Income from direct lease financing	(298)
Income from fiduciary activities	2,116
Service charges on deposit accounts in domestic offices	4,731
Other service charges, commissions, and fees	5,598
Other income	2,343
Total operating income	$358,627
OPERATING EXPENSES:	
Salaries and employee benefits	$ 52,892
Interest on time certificates of deposit of $100,000 or more issued by domestic offices	32,387
Interest on other deposits	158,356
Expense of Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries	7,979
Interest of demand notes (note balances) issued to the U.S. Treasury	326
Interest on other borrowed money	1,855
Interest on subordinated notes and debentures	301
Occupancy expense of bank premises, Gross	8,516
Less: Rental income	(600)
Occupancy expense of bank premises, Net	7,916
Furniture and equipment expense	8,064
Provision for possible loan losses	6,548
Other operating expenses	35,689
Total operating expenses	$312,313
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	$ 46,314
APPLICABLE INCOME TAXES	6,150
INCOME BEFORE SECURITIES GAINS OR LOSSES	40,164
Securities gains (losses), Gross	(1,237)
Applicable income taxes	(417)
Securities gains (losses), Net	(820)
NET INCOME	$ 39,344
Income before extraordinary items	$ 39,344
Extraordinary items, Net of tax effect	(946)
NET INCOME	$ 38,398

INFORMATION CONCERNING STATE BANKS AND TRUST COMPANIES

July 1, 1979 - June 30, 1980

A request for approval of Articles of Incorporation for the proposed state bank, Lavalette State Bank, Lavalette, West Virginia was received August 15, 1979.

A request for approval of Articles of Incorporation for proposed state bank, First State Bank of Fort Gay, Fort Gay, West Virginia was received August 16, 1979.

A request for approval of Articles of Incorporation for proposed state bank, Bank of Chapmanville, Chapmanville, West Virginia was received December 21, 1979.

A request for approval of Articles of Incorporation for proposed state bank, Little Kanawha Bank, Mineralwells, West Virginia was received March 31, 1980.

Milton Tri-county Bank, Milton, West Virginia opened for business May 6, 1980.

A request for approval of Articles of Incorporation for proposed state bank, Ona Exchange Bank, Ona, West Virginia was approved May 30, 1980.

A request for approval of Articles of Incorporation for proposed state bank, The First Mall Bank of Barboursville, Inc., Barboursville, West Virginia was disapproved May 30, 1980.

INFORMATION CONCERNING TRUST DEPARTMENTS OF THIRTY STATE BANKS AND TRUST COMPANIES EXERCISING FIDUCIARY POWERS AT THE END OF FISCAL YEAR JUNE 30, 1980

Number of trust accounts		4,356
Total trust department assets	$	518,944,585.29
Trust department gross income (last 12 months)	$	2,120,730.83
Trust department expense (actual or estimated for the last 12 months)	$	1,416,681.59
Net profit	$	704,049.24

OFFICIAL NOTIFICATION

FLOATING USURY CEILINGS

Pursuant to the provisions of Chapter 47-6-5b of the West Virginia Code, the Commissioner of Banking has ordered that the maximum rate of interest for any nonprecomputed loan of money made under the provisions of the aforesaid statute and secured by a mortgage or deed of trust upon real property is as follows for such loans made during the calendar months indicated:

June, 1978	9.75% per year
July, 1978	10.00% per year
August, 1978	10.00% per year
September, 1978	10.25% per year
October, 1978	10.00% per year
November, 1978	10.00% per year
December, 1978	10.25% per year
January, 1979	10.25% per year
February, 1979	10.50% per year
March, 1979	10.50% per year
April, 1979	10.50% per year
May, 1979	10.50% per year
June, 1979	10.50% per year
July, 1979	10.50% per year
August, 1979	10.50% per year
September, 1979	10.50% per year
October, 1979	10.50% per year
November, 1979	10.75% per year
December, 1979	11.50% per year
January, 1980	11.75% per year
February, 1980	11.75% per year
March, 1980	12.25% per year
April, 1980	13.75% per year
May, 1980	14.00% per year
June, 1980	12.75% per year
July, 1980	12.00% per year
August, 1980	11.25% per year
September, 1980	11.75% per year

REPORTS OF CONDITIONS OF

STATE BANKS AND TRUST COMPANIES

AS OF JUNE 30, 1980

ATHENS, BANK OF ATHENS

President, G. B. SCYPHERS *Exec. V. P. & Cashier,* GLEN HILL

ASSETS

		Thousands
Cash and due from depository institutions		$ 2,666
U.S. Treasury securities		1,518
Obligations of States and political subdivisions in the United States		1,245
Other bonds, notes and debentures		5
Federal funds sold and securities purchased under agreements to resell		1,800
Loans		5,927
Bank premises, furniture and fixtures, and other assets representing bank premises		469
Other assets		1
TOTAL ASSETS		$ 13,631

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,440
Time and savings deposits of individuals, partnerships and corporations		9,598
Deposits of United States Government		5
Deposits of States and political subdivisions in the United States		327
Certified and officers' checks		27
TOTAL DEPOSITS	$ 12,397	
Other liabilities		134
TOTAL LIABILITIES	$ 12,531	
Common Stock		120
Surplus		500
Undivided profits		480
TOTAL EQUITY CAPITAL	$ 1,100	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 13,631

BARBOURSVILLE, THE FIRST STATE BANK

President, PHILIP J. VALLANDINGHAM *Cashier,* ROBERT JACKSON DILLEY

ASSETS

Cash and due from depository institutions		$ 1,004
U.S. Treasury securities		907
Obligations of other U.S. Government agencies and corporations		1,475
Obligations of States and political subdivisions in the United States		2,772
Loans		16,184
Lease financing receivables		22
Bank premises, furniture and fixtures, and other assets representing bank premises		537
Other assets		486
TOTAL ASSETS		$ 23,387

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,635
Time and savings deposits of individuals, partnerships and corporations		14,875
Deposits of United States Government		5
Deposits of States and political subdivisions in the United States		612
Certified and officers' checks		190
TOTAL DEPOSITS	$ 20,317	
Federal Funds purchased and securities sold under agreements to repurchase		286
Interest-bearing demand notes (note balances) issued to the U.S. Treasury		138
Other liabilities for borrowed money		620
Mortgage indebtedness and liability for capitalized leases		3
Other liabilities		406
TOTAL LIABILITIES	$ 21,770	
Subordinated notes and debentures		150
Common Stock		112
Surplus		245
Undivided profits		1,109
Reserve for contingencies and other capital reserves		1
TOTAL EQUITY CAPITAL	$ 1,467	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 23,387

BECKLEY, BANK OF RALEIGH

President, ALBERT M. TIECHE *Cashier,* E. N. PUGH

ASSETS

Cash and due from depository institutions		$ 6,555
U.S. Treasury securities		12,351
Obligations of other U.S. Government agencies and corporations		7,549
Obligations of States and political subdivisions in the United States		19,608
Federal funds sold and securities purchased under agreement to resell		9,000
Loans		73,572
Bank premises, furniture and fixtures, and other assets representing bank premises		4,495
Real estate owned other than bank premises		28
Other assets		1,756
TOTAL ASSETS		$ 134,914

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 27,826
Time and savings deposits of individuals, partnerships and corporations		85,343
Deposits of United States Government		49
Deposits of States and political subdivisions in the United States		2,718
Deposits of commercial banks		5
Certified and officers' checks		530
TOTAL DEPOSITS	$116,471	
Federal Funds purchased and securities sold under agreements to repurchase		2,701
Other liabilities for borrowed money		1,455
Mortgage indebtedness and liability for capitalized leases		536
Other liabilities		2,668
TOTAL LIABILITIES	$123,831	
Common Stock		922
Surplus		6,056
Undivided profits		3,646
Reserves for contingencies and other capital reserves		459
TOTAL EQUITY CAPITAL	$ 11,083	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 134,914

BECKLEY, CARDINAL STATE BANK

President, ALBERT J. DYE *Cashier,* RUTH L. LOVING

ASSETS

Cash and due from depository institutions		$ 3,884
U.S. Treasury securities		984
Obligations of other U.S. Government agencies and corporations		999
Obligations of States and political subdivisions in the United States		4,977
Federal funds sold and securities purchased under agreements to resell		120
Loans		16,752
Bank premises, furniture and fixtures, and other assets representing bank premises		1,139
Other assets		365
TOTAL ASSETS		$ 29,220

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 7,394
Time and savings deposits of individuals, partnerships and corporations		16,372
Deposits of United States Government		30
Deposits of States and political subdivisions in the United States		677
Certified and officers' checks		425
TOTAL DEPOSITS	$ 24,898	
Other liabilities for borrowed money		1,026
Other liabilities		346
TOTAL LIABILITIES	$ 26,270	
Common Stock		524
Surplus		1,199
Undivided profits		1,211
Reserves for contingencies and other capital reserves		16
TOTAL EQUITY CAPITAL	$ 2,950	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 29,220

BELINGTON, BELINGTON BANK

President, I. I. PITSENBERGER *Cashier,* CHARLES C. STALNAKER

ASSETS

Cash and due from depository institutions		$ 2,262
U.S. Treasury securities		1,570
Obligations of States and political subdivisions in the United States		1,950
Federal funds sold and securities purchased under agreements to resell		500
Loans		13,262
Bank premises, furniture and fixtures, and other assets representing bank premises		453
Real estate owned other than bank premises		64
Other assets		187
TOTAL ASSETS		$ 20,248

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,108
Time and savings deposits of individuals, partnerships and corporations		13,814
Deposits of United States Government		7
Deposits of States and political subdivisions in the United States		449
Certified and officers' checks		164
TOTAL DEPOSITS	$ 17,542	
Interest-bearing demand notes (note balances) issued to the U.S. Treasury		170
Other liabilities for borrowed money		805
Other liabilities		167
TOTAL LIABILITIES	$ 18,684	
Common Stock		626
Surplus		426
Undivided profits		512
TOTAL EQUITY CAPITAL	$ 1,564	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 20,248

BERKELEY SPRINGS, MORGAN COUNTY STATE BANK

President, ALLEN E. GOLDSTROM *Cashier,* ROBERT G. OXENREIDER

ASSETS

Cash and due from depository institutions		$ 95
Federal funds sold and securities purchased under agreements to resell		675
Loans		1,400
Bank premises, furniture and fixtures, and other assets representing bank premises		348
Customers' liability to this bank on acceptances outstanding		85
Other assets		29
TOTAL ASSETS		$ 2,632

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 748
Time and savings deposits of individuals, partnerships and corporations		1,060
Deposits of United States Government		7
Deposits of States and political subdivisions in the United States		46
Certified and officers' checks		24
TOTAL DEPOSITS	$ 1,885	
Bank's liability on acceptances executed and outstanding		85
Other liabilities		24
TOTAL LIABILITIES	$ 1,994	
Common Stock		500
Surplus		100
Undivided profits		38
TOTAL EQUITY CAPITAL	$ 638	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 2,632

BLUEFIELD, THE COMMERCIAL BANK OF BLUEFIELD

President, ROBERT W. MOORE *Cashier,* DUANE L. DAVIS

ASSETS

Cash and due from depository institutions		$ 933
U.S. Treasury securities		1,383
Obligations of other U.S. Government agencies and corporations		4,450
Obligations of States and political subdivisions in the United States		3,588
Other bonds, notes and debentures		5
Federal Reserve stock and corporate stock		2
Federal funds sold and securities purchased under agreements to resell		275
Loans		14,685
Bank premises, furniture and fixtures, and other assets representing bank premises		1,080
Other assets		444
TOTAL ASSETS		$ 26,845

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,508
Time and savings deposits of individuals, partnerships and corporations		18,164
Deposits of United States Government		1
Deposits of States and political subdivisions in the United States		553
Certified and officers' checks		66
TOTAL DEPOSITS	$ 23,292	
Interest-bearing demand notes (note balances) issued to the U.S. Treasury		381
Other liabilities		503
TOTAL LIABILITIES	$ 24,176	
Common Stock		600
Surplus		1,000
Undivided profits		1,069
TOTAL EQUITY CAPITAL	$ 2,669	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 26,845

BLUEFIELD, VALLEY BANK AND TRUST COMPANY

President, JAMES C. EDENFIELD, JR. *Cashier,* PATRICIA RAINES

ASSETS

Cash and due from depository institutions		$ 784
U.S. Treasury securities		4,257
Obligations of other U.S. Government agencies and corporations		2,094
Federal Reserve stock and corporate stock		34
Loans		2,820
Bank premises, furniture and fixtures, and other assets representing bank premises		416
Other assets		264
TOTAL ASSETS		$ 10,669

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 1,386
Time and savings deposits of individuals, partnerships and corporations		2,207
Deposits of United States Government		75
Deposits of States and political subdivisions in the United States		5,192
Certified and officers' checks		22
TOTAL DEPOSITS	$ 8,882	
Federal funds purchased and securities sold under agreements to repurchase		200
Other liabilities		348
TOTAL LIABILITIES	$ 9,430	
Common Stock		750
Surplus		375
Undivided profits		114
TOTAL EQUITY CAPITAL	$ 1,239	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 10,669

BLUEWELL, PEOPLES BANK OF BLUEWELL

President, D. E. WALTERS *Cashier,* NORA BELLE PASLEY

ASSETS

Cash and due from depository institutions		$ 1,398
U.S. Treasury securities		1,898
Obligations of other U.S. Government agencies and corporations		1,505
Obligations of States and political subdivisions in the United States		3,484
Federal Reserve stock and corporate stock		2
Loans		10,613
Bank premises, furniture and fixtures, and other assets representing bank premises		480
Other assets		207
TOTAL ASSETS		$ 19,587

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,081
Time and savings deposits of individuals, partnerships and corporations		13,967
Deposits of United States Government		4
Deposits of States and political subdivisions in the United States		594
Certified and officers' checks		125
TOTAL DEPOSITS	$ 17,771	
Other liabilities		275
TOTAL LIABILITIES	$ 18,046	
Common Stock		300
Surplus		300
Undivided profits		941
TOTAL EQUITY CAPITAL	$ 1,541	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 19,587

BRIDGEPORT, BRIDGEPORT BANK

President, C. W. MORROW *Cashier,* H. W. HARTMAN, JR.

ASSETS

Cash and due from depository institutions		$ 1,564
U.S. Treasury securities		4,475
Obligations of other U.S. Government agencies and corporations		2,405
Obligations of States and political subdivisions in the United States		4,240
Other bonds, notes and debentures		10
Federal funds sold and securities purchased under agreements to resell		350
Loans		9,186
Bank premises, furniture and fixtures, and other assets representing bank premises		889
Real estate owned other than bank premises		3
Other assets		287
TOTAL ASSETS		$ 23,409

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 5,703
Time and savings deposits of individuals, partnerships and corporations		14,790
Deposits of United States Government		59
Deposits of States and political subdivisions in the United States		195
Certified and officers' checks		151
TOTAL DEPOSITS	$ 20,898	
Mortgage indebtedness and liability for capitalized leases		78
Other liabilities		341
TOTAL LIABILITIES	$ 21,317	
Common Stock		700
Surplus		750
Undivided profits		642
TOTAL EQUITY CAPITAL	$ 2,092	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 23,409

BRUCETON MILLS, BRUCETON BANK

President, WARD F. THOMAS *Cashier,* RONALD D. FIKE

ASSETS

Cash and due from despository institutions		$ 2,687
U.S. Treasury securities		418
Obligations of other U.S. Government agencies and corporations		3,317
Obligations of States and political subdivisions in the United States		3,848
Federal Reserve stock and corporate stock		21
Federal funds sold and securities purchased under agreements to resell		1,950
Loans		20,659
Bank premises, furniture and fixtures, and other assets representing bank premises		481
Real estate owned other than bank premises		101
Other assets		265
TOTAL ASSETS		$ 33,747

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 5,783
Time and savings deposits of individuals, partnerships and corporations		23,359
Deposits of United States Government		5
Deposits of States and political subdivisions in the United States		93
Certified and officers' checks		534
TOTAL DEPOSITS	$ 29,774	
Federal funds purchased and securities sold under agreements to repurchase		657
Interest-bearing demand notes (note balances) issued to the U.S. Treasury		227
Other liabilities		456
TOTAL LIABILITIES	$ 31,114	
Subordinated notes and debentures		25
Common Stock		266
Surplus		422
Undivided profits		1,920
TOTAL EQUITY CAPITAL	$ 2,608	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 33,747

BUCKHANNON, ADRIAN BUCKHANNON BANK

President, V. RUSSELL FREED *Vice President & Cashier,* JOHN E. KENNEDY

ASSETS

Cash and due from depository institutions		$ 3,533
U.S. Treasury securities		5,966
Obligations of other U.S. Government agencies and corporations		8,588
Federal funds sold and securities purchased under agreements to resell		500
Loans		32,649
Bank premises, furniture and fixtures, and other assets representing bank premises		991
Real estate owned other than bank premises		3
Other assets		703
TOTAL ASSETS		$ 52,933

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 10,240
Time and savings deposits of individuals, partnerships and corporations		33,636
Deposits of United States Government		367
Deposits of States and political subdivisions in the United States		3,162
Certified and officers' checks		367
TOTAL DEPOSITS	$ 47,772	
Interest-bearing demand notes (note balances) issued to the U.S. Treasury		469
Other liabilities		689
TOTAL LIABILITIES	$ 48,930	
Common Stock		260
Surplus		1,500
Undivided profits		2,243
TOTAL EQUITY CAPITAL	$ 4,003	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 52,933

CAIRO, FARMERS AND MERCHANTS BANK OF CAIRO

President, T. L. HOLIPSKI *Cashier,* DONNA WASHBURN

ASSETS

Cash and due from depository institutions		$ 279
U.S. Treasury securities		882
Obligations of other U.S. Government agencies and corporations		100
Obligations of States and political subdivisions in the United States		465
Federal funds sold and securities purchased under agreements to resell		125
Loans		3,733
Bank premises, furniture and fixtures, and other assets representing bank premises		86
Other assets		42
TOTAL ASSETS		$ 5,712

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 809
Time and savings deposits of individuals, partnerships and corporations		3,472
Deposits of United States Government		4
Deposits of States and political subdivisions in the United States		640
Certified and officers' checks		22
TOTAL DEPOSITS	$ 4,947	
Interest-bearing demand notes (note balances) issued to the U.S. Treasury		63
Other liabilities		87
TOTAL LIABILITIES	$ 5,097	
Common Stock		25
Surplus		260
Undivided profits		330
TOTAL EQUITY CAPITAL	$ 615	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 5,712

CEREDO, FIRST BANK OF CEREDO

President, FLOYD H. STARK *Cashier,* FRANK E. PLYMALE

ASSETS

Cash and due from depository institutions		$ 5,447
U.S. Treasury securities		5,679
Obligations of other U.S. Government agencies and corporations		1,900
Obligations of States and political subdivisions in the United States		11,858
Other bonds, notes and debentures		5
Federal funds sold and securities purchased under agreements to resell		1,300
Loans		47,144
Bank premises, furniture and fixtures, and other assets representing bank premises		1,168
Real estate owned other than bank premises		189
Other assets		2,162
TOTAL ASSETS		$ 76,852

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 11,516
Time and savings deposits of individuals, partnerships and corporations		53,322
Deposits of United States Government		5
Deposits of States and political subdivisions in the United States		3,929
Deposits of commercial banks		200
Certified and officers' checks		346
TOTAL DEPOSITS	$ 69,318	
Federal Funds purchased and securities sold under agreements to repurchase		200
Interest-bearing demand notes (note balances) issued to the U.S. Treasury		504
Other liabilities for borrowed money		1,194
Other liabilities		1,101
TOTAL LIABILITIES	$ 72,317	
Common Stock		463
Surplus		2,030
Undivided profits		1,988
Reserves for contingencies and other capital reserves		54
TOTAL EQUITY CAPITAL	$ 4,535	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 76,852

CHARLESTON, BANK OF WEST VIRGINIA

President, JOHN D. SMALLRIDGE *Cashier,* R. E. EPPERLY

ASSETS

Cash and due from depository institutions		$ 5,783
U.S. Treasury securities		4,924
Obligations of other U.S. Government agencies and corporations		7,538
Obligations of States and political subdivisions in the United States		20,107
Federal funds sold and securities purchased under agreements to resell		3,600
Loans		59,838
Bank premises, furniture and fixtures, and other assets representing bank premises		1,474
Real estate owned other than bank premises		61
Other assets		1,124
TOTAL ASSETS		$ 104,449

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 22,484
Time and savings deposits of individuals, partnerships and corporations		66,698
Deposits of States and political subdivisions in the United States		3,334
Certified and officers' checks		705
TOTAL DEPOSITS	$ 93,221	
Interest-bearing demand notes (note balances) issued to the U.S. Treasury		954
Other liabilities for borrowed money		73
Other liabilities		1,396
TOTAL LIABILITIES	$ 95,644	
Common Stock		511
Surplus		2,686
Undivided profits		5,578
Reserves for contingencies and other capital reserves		30
TOTAL EQUITY CAPITAL	$ 8,805	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 104,449

CHARLESTON, THE GUARANTY BANK

President, LEWIS CAPALADINI *Cashier,* NORMAN L. WOOTEN

ASSETS

Cash and due from depository institutions		$ 1,297
U.S. Treasury securities		702
Obligations of other U.S. Government agencies and corporations		1,001
Obligations of States and political subdivisions in the United States		205
Federal funds sold and securities purchased under agreements to resell		1,100
Loans		6,633
Bank premises, furniture and fixtures, and other assets representing bank premises		709
Other assets		72
TOTAL ASSETS		$ 11,719

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,683
Time and savings deposits of individuals, partnerships and corporations		6,005
Deposits of United States Government		35
Deposits of States and political subdivisions in the United States		1,230
Deposits of commercial banks		40
Certified and officers' checks		112
TOTAL DEPOSITS	$ 10,105	
Other liabilities		219
TOTAL LIABILITIES	$ 10,324	
Common stock		302
Surplus		523
Undivided profits		570
TOTAL EQUITY CAPITAL	$ 1,395	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 11,719

CHARLESTON, SOUTH HILLS BANK

President, LARRY L. DAWSON *Cashier,* JAMES D. MILLER

ASSETS

Cash and due from depository institutions		$ 484
U.S. Treasury securities		1,099
Obligations of other U.S. Government agencies and corporations		3,598
Obligations of States and political subdivisions in the United States		1,287
Federal funds sold and securities purchased under agreements to resell		800
Loans		7,210
Bank premises, furniture and fixtures, and other assets representing bank premises		468
Real estate owned other than bank premises		29
Other assets		168
TOTAL ASSETS		$ 15,143

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,631
Time and savings deposits of individuals, partnerships and corporations		9,946
Deposits of States and political subdivisions in the United States		503
Certified and officers' checks		215
TOTAL DEPOSITS	$ 13,295	
Federal Funds purchased and securities sold under agreements to repurchase		250
Interest-bearing demand notes (note balances) issued to the U.S. Treasury		63
Other liabilities		195
TOTAL LIABILITIES	$ 13,803	
Common stock		350
Surplus		350
Undivided profits		640
TOTAL EQUITY CAPITAL	$ 1,340	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 15,143

CHARLES TOWN, BANK OF CHARLES TOWN

President, DONALD S. SMITH *Cashier,* DONALD S. SMITH

ASSETS

Cash and due from depository institutions		$ 1,844
U.S. Treasury securities		7,315
Obligations of other U.S. Government agencies and corporations		1,004
Obligations of States and political subdivisions in the United States		4,817
Federal funds sold and securities purchased under agreements to resell		800
Loans		19,481
Bank premises, furniture and fixtures, and other assets representing bank premises		554
Other assets		444
TOTAL ASSETS		$ 36,259

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 8,440
Time and savings deposits of individuals, partnerships and corporations		22,861
Deposits of United States Government		7
Deposits of States and political subdivisions in the United States		382
Certified and officers' checks		971
TOTAL DEPOSITS	$ 32,661	
Other liabilities		504
TOTAL LIABILITIES	$ 33,165	
Common stock		600
Surplus		1,000
Undivided profits		1,471
Reserves for contingencies and other capital reserves		23
TOTAL EQUITY CAPITAL	$ 3,094	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 36,259

CHARLES TOWN, PEOPLES BANK OF CHARLES TOWN

President, C. MANNING SMITH *Cashier,* JACK F. SCOTT

ASSETS

Cash and due from depository institutions		$ 1,746
U.S. Treasury securities		298
Obligations of other U.S. Government agencies and corporations		812
Obligations of States and political subdivisions in the United States		2,334
Federal Reserve stock and corporate stock		19
Federal funds sold and securities purchased under agreements to resell		1,350
Loans		14,331
Bank premises, furniture and fixtures, and other assets representing bank premises		260
Other assets		12
TOTAL ASSETS		$ 21,162

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,632
Time and savings deposits of individuals, partnerships and corporations		13,289
Deposits of United States Government		30
Deposits of States and political subdivisions in the United States		605
Certified and officers' checks		211
TOTAL DEPOSITS	$ 18,767	
Other liabilities		485
TOTAL LIABILITIES	$ 19,252	
Common stock		220
Surplus		400
Undivided profits		1,237
Reserves for contingencies and other capital reserves		53
TOTAL EQUITY CAPITAL	$ 1,910	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 21,162

CLARKSBURG, CLARKSBURG COMMUNITY BANK

President, RAY E. CONRAD *Cashier,*

ASSETS

Cash and due from depository institutions		$ 1,290
U.S. Treasury securities		2,449
Obligations of other U.S. Government agencies and corporations		3,514
Obligations of States and political subdivisions in the United States		2,091
Loans		9,410
Bank premises, furniture and fixtures, and other assets representing bank premises		340
Other assets		219
TOTAL ASSETS		$ 19,313

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,305
Time and savings deposits of individuals, partnerships and corporations		12,060
Deposits of United States Government		23
Deposits of States and political subdivisions in the United States		1,017
Certified and officers' checks		191
TOTAL DEPOSITS	$ 17,596	
Other liabilities		245
TOTAL LIABILITIES	$ 17,841	
Common stock		576
Surplus		576
Undivided profits		320
TOTAL EQUITY CAPITAL	$ 1,472	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 19,313

CLARKSBURG, THE LOWNDES BANK

President, JOHN G. HANNER *Cashier,* HARVEY TUCKER

ASSETS

Cash and due from depository institutions		$ 5,758
U.S. Treasury securities		11,274
Obligations of States and political subdivisions in the United States		15,062
Federal funds sold and securities purchased under agreements to resell		15,500
Loans		85,837
Bank premises, furniture and fixtures, and other assets representing bank premises		2,227
Real estate owned other than bank premises		121
Other assets		1,274
TOTAL ASSETS		$ 137,053

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 20,642
Time and savings deposits of individuals, partnerships and corporations		88,846
Deposits of United States Government		66
Deposits of States and political subdivisions in the United States		7,843
Deposits of commercial banks		348
Certified and officers' checks		953
TOTAL DEPOSITS	$118,698	
Federal Funds purchased and securities sold under agreements to repurchase		5,675
Interest-bearing demand notes (note balances) issued to the U.S. Treasury		758
Other liabilities for borrowed money		294
Other liabilities		1,535
TOTAL LIABILITIES	$126,960	
Common stock		2,996
Surplus		3,104
Undivided profits		3,563
Reserves for contingencies and other capital reserves		430
TOTAL EQUITY CAPITAL	$ 10,093	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 137,053

CLARKSBURG, THE OAK MOUND BANK

President, JOHN S. COREY *Cashier,* JERRY L. COMPTON

ASSETS

Cash and due from depository institutions		$ 390
U.S. Treasury securities		880
Obligations of other U.S. Government agencies and corporations		1,860
Federal funds sold and securities purchased under agreements to resell		550
Loans		2,373
Bank premises, furniture and fixtures, and other assets representing bank premises		500
Other assets		136
TOTAL ASSETS		$ 6,689

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 1,757
Time and savings deposits of individuals, partnerships, & corporations		3,184
Deposits of United States Government		119
Deposits of States and political subdivisions in the United States		257
Certified and officers' checks		69
TOTAL DEPOSITS	$ 5,386	
Federal funds purchased and securities sold under agreements to repurchase		230
Other liabilities		85
TOTAL LIABILITIES	$ 5,701	
Common stock		400
Surplus		400
Undivided profits		188
TOTAL EQUITY CAPITAL	$ 988	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 6,689

CLAY, CLAY COUNTY BANK

President, W. M. SMITH *Cashier,* J. D. MORRIS

ASSETS

Cash and due from depository institutions		$ 1,298
U.S. Treasury securities		2,885
Obligations of other U.S. Government agencies and corporations		153
Obligations of States and political subdivisions in the United States		4,658
Federal funds sold and securities purchased under agreements to resell		4,600
Loans		8,872
Bank premises, furniture and fixtures, and other assets representing bank premises		89
TOTAL ASSETS		$ 22,555

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,549
Time and savings deposits of individuals, partnerships and corporations		13,582
Deposits of United States Government		2
Deposits of States and political subdivisions in the United States		1,916
Certified and officers' checks		98
TOTAL DEPOSITS	$ 20,147	
Other liabilities		19
TOTAL LIABILITIES	$ 20,166	
Common Stock		500
Surplus		1,000
Undivided profits		889
TOTAL EQUITY CAPITAL	$ 2,389	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 22,555

CLENDENIN, THE FARMERS & CITIZENS STATE BANK

President, DAVID ABBOTT *Cashier,* THOMAS STARBUCK

ASSETS

Cash and due from depository institutions		$ 905
U.S. Treasury securities		3,455
Obligations of States and political subdivisions in the United States		4,007
Other bonds, notes, and debentures		100
Federal funds sold and securities purchased under agreements to resell		2,000
Loans		12,541
Bank premises, furniture and fixtures, and other assets representing bank premises		302
Other assets		309
TOTAL ASSETS		$ 23,619

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,257
Time and savings deposits of individuals, partnerships and corporations		16,965
Deposits of United States Government		7
Deposits of States and political subdivisions in the United States		210
Certified and officers' checks		68
TOTAL DEPOSITS	$ 21,507	
Other liabilities		242
TOTAL LIABILITIES	$ 21,749	
Common stock		294
Surplus		276
Undivided profits		1,300
TOTAL EQUITY CAPITAL	$ 1,870	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 23,619

CROSS LANES, THE BANK OF CROSS LANES

President, R. S. WHITTAKER *Cashier,* BARBARA S. PRINGLE

ASSETS

Cash and due from depository institutions		$ 1,651
U.S. Treasury securities		300
Obligations of other U.S. Government agencies and corporations		3,297
Obligations of States and political subdivisions in the United States		1,832
Federal funds sold and securities purchased under agreements to resell		1,650
Loans		12,878
Bank premises, furniture and fixtures, and other assets representing bank premises		448
Other assets		385
TOTAL ASSETS		$ 22,441

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,876
Time and savings deposits of individuals, partnerships and corporations		14,175
Deposits of United States Government		1
Deposits of States and political subdivisions in the United States		701
Certified and officers' checks		176
TOTAL DEPOSITS	$ 19,929	
Other liabilities for borrowed money		817
Mortgage indebtedness and liability for capitalized leases		45
Other liabilities		158
TOTAL LIABILITIES	$ 20,949	
Common stock		679
Surplus		255
Undivided profits		558
TOTAL EQUITY CAPITAL	$ 1,492	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 22,441

DANVILLE, BANK OF DANVILLE

President, CLARENCE C. WHITE *Cashier,* DEBORAH K. LAURENT

ASSETS

Cash and due from depository institutions		$ 2,685
U.S. Treasury securities		4,194
Obligations of other U.S. Government agencies and corporations		2,602
Obligations of States and political subdivisions in the United States		5,435
Other bonds, notes, and debentures		1,200
Federal funds sold and securities purchased under agreements to resell		1,875
Loans		18,800
Bank premises, furniture and fixtures, and other assets representing bank premises		1,043
Real estate owned other than bank premises		233
Other assets		300
TOTAL ASSETS		$ 38,367

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 7,712
Time and savings deposits of individuals, partnerships and corporations		22,883
Deposits of States and political subdivisions in the United States		3,219
Certified and officers' checks		309
TOTAL DEPOSITS	$ 34,123	
Federal funds purchased and securities sold under agreements to repurchase		360
Other liabilities		208
TOTAL LIABILITIES	$ 34,691	
Subordinated notes and debentures		70
Common stock		561
Surplus		500
Undivided profits		2,545
TOTAL EQUITY CAPITAL	$ 3,606	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 38,367

DUNBAR, THE BANK OF DUNBAR

President, THOMAS A. MCCARTY *Cashier,* JAMES M. BERNER

ASSETS

Cash and due from depository institutions		$ 4,476
U.S. Treasury securities		4,690
Obligations of other U.S. Government agencies and corporations		7,351
Obligations of States and political subdivisions in the United States		9,795
Other bonds, notes, and debentures		5
Federal funds sold and securities purchased under agreements to resell		1,500
Loans		32,622
Bank premises, furniture and fixtures, and other assets representing bank premises		2,374
Real estate owned other than bank premises		213
Other assets		611
TOTAL ASSETS		$ 63,637

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 11,623
Time and savings deposits of individuals, partnerships and corporations		42,143
Deposits of United States Government		730
Deposits of States and political subdivisions in the United States		2,054
Certified and officers' checks		332
TOTAL DEPOSITS	$ 56,882	
Federal funds purchased and securities sold under agreements to repurchase		100
Interest-bearing demand notes (note balances) issued to the U.S. Treasury		167
Mortgage indebtedness and liability for capitalized leases		136
Other liabilities		1,375
TOTAL LIABILITIES	$ 58,660	
Common stock		600
Surplus		1,800
Undivided profits		2,577
TOTAL EQUITY CAPITAL	$ 4,977	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 63,637

DUNBAR, COMMUNITY BANKING & SAVINGS CO.

President, MICHAEL D. WEIKLE *Cashier,* JOAN BELCHER

ASSETS

Cash and due from depository institutions		$ 353
U.S. Treasury securities		100
Obligations of other U.S. Government agencies and corporations		2,973
Obligations of States and political subdivisions in the United States		829
Federal funds sold and securities purchased under agreements to resell		700
Loans		3,602
Lease financing receivables		88
Bank premises, furniture and fixtures, and other assets representing bank premises		208
Other assets		105
TOTAL ASSETS		$ 8,958

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 1,867
Time and savings deposits of individuals, partnerships and corporations		5,158
Deposits of States and political subdivisions in the United States		490
Certified and officers' checks		64
TOTAL DEPOSITS	$ 7,579	
Federal funds purchased and securities sold under agreements to repurchase		430
Other liabilities		78
TOTAL LIABILITIES	$ 8,037	
Common stock		200
Surplus		200
Undivided profits		471
TOTAL EQUITY CAPITAL	$ 871	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 8,958

ELEANOR, THE BUFFALO BANK

President, ANNA BELLE BROWN *Cashier,* ANNA BELLE BROWN

ASSETS

Cash and due from depository institutions		$ 1,232
U.S. Treasury securities		2,417
Obligations of other U.S. Government agencies and corporations		933
Obligations of States and political subdivisions in the United States		3,007
Federal Reserve stock and corporate stock		8
Federal funds sold and securities purchased under agreements to resell		900
Loans		9,382
Bank premises, furniture and fixtures, and other assets representing bank premises		103
Real estate owned other than bank premises		3
Other assets		20
TOTAL ASSETS		$ 18,005

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,774
Time and savings deposits of individuals, partnerships and corporations		11,596
Deposits of United States Government		12
Deposits of States and political subdivisions in the United States		576
Certified and officers' checks		53
TOTAL DEPOSITS	$ 16,011	
TOTAL LIABILITIES	$ 16,011	
Common stock		50
Surplus		200
Undivided profits		1,744
TOTAL EQUITY CAPITAL	$ 1,994	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 18,005

ELIZABETH, WIRT COUNTY BANK

President, E. C. ANDRICK *Cashier,* G. WARREN SULLIVAN

ASSETS

Cash and due from depository institutions		$ 517
U.S. Treasury securities		2,382
Obligations of other U.S. Government agencies and corporations		800
Obligatins of States and political subdivisions in the United States		1,506
Other bonds, notes, and debentures		50
Federal funds sold and securities purchased under agreements to resell		950
Loans		4,778
Bank premises, furniture and fixtures, and other assets representing bank premises		70
Other assets		130
TOTAL ASSETS		$ 11,183

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,330
Time and savings deposits of individuals, partnerships, & corporations		6,612
Deposits of United States Government		7
Deposits of States and political subdivisions in the United States		780
Certified and officers' checks		30
TOTAL DEPOSITS	$ 9,759	
Other liabilities		109
TOTAL LIABILITIES	$ 9,868	
Common stock		200
Surplus		400
Undivided profits		715
TOTAL EQUITY CAPITAL	$ 1,315	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 11,183

ELKINS, DAVIS TRUST COMPANY

President, RALPH E. WILMOTH *Treasurer,* ROBERT N. SKINNER

ASSETS

Cash and due from depository institutions		$ 2,733
U.S. Treasury securities		10,184
Obligations of other U.S. Government agencies and corporations		304
Obligations of States and political subdivisions in the United States		5,930
Other bonds, notes and debentures		20
Federal funds sold and securities purchased under agreements to resell		1,400
Loans		27,537
Bank premises, furniture and fixtures, and other assets representing bank premises		705
Other assets		323
TOTAL ASSETS		$ 49,136

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 9,136
Time and savings deposits of individuals, partnerships and corporations		32,693
Deposits of United States Government		49
Deposits of States and political subdivisions in the United States		2,416
Deposits of commercial banks		18
Certified and officers' checks		221
TOTAL DEPOSITS	$ 44,533	
Mortgage indebtedness and liability for capitalized leases		45
Other liabilities		567
TOTAL LIABILITIES	$ 45,145	
Common stock		2,000
Surplus		1,000
Undivided profits		991
TOTAL EQUITY CAPITAL	$ 3,991	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 49,136

FAIRMONT, THE SECURITY BANK

President, GEORGE VARKONDA *Cashier,* BERNARD VINGLE

ASSETS

Cash and due from depository institutions		$ 277
U.S. Treasury securities		200
Obligations of other U. S. Government agencies and corporations		2,001
Obligations of States and political subdivisions in the United States		101
Other bonds, notes and debentures		585
Federal funds sold and securities purchased under agreements to resell		700
Loans		4,422
Bank premises, furniture and fixtures, and other assets representing bank premises		41
Real estate owned other than bank premises		111
TOTAL ASSETS		$ 8,438

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 105
Time and savings deposits of individuals, partnerships and corporations		6,743
Deposits of States and political subdivisions in the United States		728
TOTAL DEPOSITS	$ 7,576	
Other liabilities		19
TOTAL LIABILITIES	$ 7,595	
Common stock		100
Surplus		100
Undivided profits		573
Reserves for contingencies and other capital reserves		70
TOTAL EQUITY CAPITAL	$ 843	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 8,438

FAIRVIEW, THE BANK OF WADESTOWN

President, BRIAN K. WILSON *Cashier,* CRAIG E. MORRIS

ASSETS

Cash and due from depository institutions		$ 702
U.S. Treasury securities		1,915
Obligatins of other U.S. Government agencies and corporations		902
Obligations of States and political subdivisions in the United States		351
Other bonds, notes, and debentures		200
Federal funds sold and securities purchased under agreements to resell		1,300
Loans		4,074
Bank premises, furniture and fixtures, and other assets representing bank premises		154
Real estate owned other than bank premises		10
Other assets		29
TOTAL ASSETS		$ 9,637

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,975
Time and savings deposits of individuals, partnerships and corporations		4,923
Deposits of United States Government		6
Deposits of States and political subdivisions in the United States		575
Certified and officers' checks		57
TOTAL DEPOSITS	$ 8,536	
Other liabilities		45
TOTAL LIABILITIES	$ 8,581	
Common stock		100
Surplus		500
Undivided profits		456
TOTAL EQUITY CAPITAL	$ 1,056	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 9,637

FOLLANSBEE, BANK OF FOLLANSBEE

Exec. Vice-President, BRIAN W. WARD *Cashier,* H. B. WARD

ASSETS

Cash and due from depository institutions		$ 401
U.S. Treasury securities		1,592
Obligations of other U.S. Government agencies and corporations		650
Other bonds, notes and debentures		2
Federal funds sold and securities purchased under agrrements to resell		300
Loans		2,180
Bank premises, furniture and fixtures, and other assets representing bank premises		114
Other assets		101
TOTAL ASSETS		$ 5,340

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 1,177
Time and savings deposits of individuals, partnerships and corporations		3,225
Deposits of United States Government		18
Deposits of States and political subdivisions in the United States		87
Certified and officers' checks		26
TOTAL DEPOSITS	$ 4,533	
Other liabilities		92
TOTAL LIABILITIES	$ 4,625	
Common stock		50
Surplus		150
Undivided profits		515
TOTAL EQUITY CAPITAL	$ 715	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 5,340

FRANKLIN, PENDLETON COUNTY BANK

President, RICHARD HOMAN *Cashier,* WILMER E. BOTKIN

ASSETS

Cash and due from depository institutions		$ 1,180
U.S. Treasury securities		600
Obligations of other U.S. Government agencies and corporations		3,050
Obligations of States and political subdivisions in the United States		6,624
Federal funds sold and securities purchased under agreements to resell		600
Loans		18,676
Bank premises, furniture and fixtures, and other assets representing bank premises		167
Other assets		518
TOTAL ASSETS		$ 31,415

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 6,394
Time and savings deposits of individuals, partnerships and corporations		20,614
Deposits of United States Government		170
Deposits of States and political subdivisions in the United States		915
Certified and officers' checks		95
TOTAL DEPOSITS	$ 28,188	
Mortgage indebtedness and liability for capitalized leases		23
Other liabilities		270
TOTAL LIABILITIES	$ 28,481	
Common stock		75
Surplus		750
Undivided profits		2,109
TOTAL EQUITY CAPITAL	$ 2,934	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 31,415

GASSAWAY, BANK OF GASSAWAY

President, HARRY L. WRIGHT *Cashier,* JIMMY H. MCQUAIN

ASSETS

Cash and due from depository institutions		$ 2,797
U.S. Treasury securities		4,467
Obligations of other U.S. Government agencies and corporations		3,994
Obligations of States and political subdivisions in the United States		5,448
Federal Reserve stock and corporate stock		77
Federal funds sold and securities purchased under agrrements to resell		500
Loans		15,881
Bank premises, furniture and fixtures, and other assets representing bank premises		132
Other assets		477
TOTAL ASSETS		$ 33,773

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 6,328
Time and savings deposits of individuals, partnerships and corporations		21,495
Deposits of United States Government		4
Deposits of States and political subdivisions in the United States		1,661
Certified and officers' checks		135
TOTAL DEPOSITS	$ 29,623	
Federal funds purchased and securities sold under agreements to repurchase		125
Other liabilities		377
TOTAL LIABILITIES	$ 30,125	
Common stock		1,000
Surplus		2,000
Undivided profits		648
TOTAL EQUITY CAPITAL	$ 3,648	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 33,773

GILBERT, GILBERT BANK & TRUST

President, CARL B. LAMBERT, JR. *Cashier,* JANICE MILLER

ASSETS

Cash and due from depository institutions		$ 2,792
U.S. Treasury securities		3,521
Obligations of other U.S. Government agencies and corporations		8,239
Obligations of States and political subdivisions in the United States		8,309
Federal funds sold and securities purchased under agreements to resell		1,450
Loans		14,760
Bank premises, furniture and fixtures, and other assets representing bank premises		655
Real estate owned other than bank premises		3
Other assets		788
TOTAL ASSETS		$ 40,517

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 6,430
Time and savings deposits of individuals, partnerships and corporations		24,989
Deposits of United States Government		195
Deposits of States and political subdivisions in the United States		4,825
Deposits of commercial banks		82
Certified and officers' checks		236
TOTAL DEPOSITS	$ 36,757	
Other liabilities for borrowed money		1,191
Other liabilities		391
TOTAL LIABILITIES	$ 38,339	
Common Stock		450
Surplus		1,250
Undivided profits		478
TOTAL EQUITY CAPITAL	$ 2,178	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 40,517

GLENVILLE, KANAWHA UNION BANK

President, JACK V. STALNAKER *Cashier,* THOMAS MCPHERSON

ASSETS

Cash and due from depository institutions		$ 1,758
U.S. Treasury securities		4,231
Obligations of other U.S. Government agencies and corporations		1,304
Obligations of States and political subdivisions in the United States		7,275
Federal funds sold and securities purchased under agreements to resell		1,350
Loans		21,341
Bank premises, furniture and fixtures, and other assets representing bank premises		386
Other assets		338
TOTAL ASSETS		$ 37,983

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 7,025
Time and savings deposits of individuals, partnerships and corporations		23,899
Deposits of United States Government		23
Deposits of States and political subdivisions in the United States		2,346
Certified and officers' checks		209
TOTAL DEPOSITS	$ 33,502	
Interest-bearing demand notes (note balances) issued to the U.S. Treasury		213
Other liabilities		491
TOTAL LIABILITIES	$ 34,206	
Common Stock		480
Surplus		1,020
Undivided profits		2,277
TOTAL EQUITY CAPITAL	$ 3,777	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 37,983

GRAFTON, THE BLUEVILLE BANK OF GRAFTON

President, GLEN HARMAN *Cashier,*

ASSETS

Cash and due from depository institutions		$ 4,942
U.S. Treasury securities		1,331
Obligations of other U.S. Government agencies and corporations		2,706
Obligations of States and political subdivisions in the United States		6,259
Federal Reserve stock and corporate stock		78
Federal funds sold and securities purchased under agreements to resell		6,600
Loans		25,633
Bank premises, furniture and fixtures, and other assets representing bank premises		817
Other assets		441
TOTAL ASSETS		$ 48,807

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 6,615
Time and savings deposits of individuals, partnerships and corporations		31,475
Deposits of United States Government		29
Deposits of States and political subdivisions in the United States		4,809
Deposits of commercial banks		200
Certified and officers' checks		71
TOTAL DEPOSITS	$ 43,199	
Federal funds purchased and securities sold under agreements to repurchase		500
Other liabilities for borrowed money		985
Mortgage indebtedness and liability for capitalized leases		263
Other liabilities		258
TOTAL LIABILITIES	$ 45,205	
Common Stock		1,457
Surplus		1,137
Undivided profits		1,008
TOTAL EQUITY CAPITAL	$ 3,602	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 48,807

GRANTSVILLE, THE CALHOUN COUNTY BANK

President, F. F. MCCOY *Cashier,* GLEN V. FOWLER

ASSETS

Cash and due from depository institutions		$ 2,502
U.S. Treasury securities		2,712
Obligations of other U.S. Government agencies and corporations		1,592
Obligations of States and political subdivisions in the United States		3,726
Federal funds sold and securities purchased under agreements to resell		1,450
Loans		17,547
Bank premises, furniture and fixtures, and other assets representing bank premises		635
Other assets		358
TOTAL ASSETS		$ 30,522

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,826
Time and savings deposits of individuals, partnerships and corporations		20,769
Deposits of United States Government		2
Deposits of States and political subdivisions in the United States		2,621
Certified and officers' checks		204
TOTAL DEPOSITS	$ 27,422	
Other liabilities		375
TOTAL LIABILITIES	$ 27,797	
Common Stock		304
Surplus		529
Undivided profits		1,677
Reserves for contingencies and other capital reserves		215
TOTAL EQUITY CAPITAL	$ 2,725	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 30,522

GREENVILLE, BANK OF GREENVILLE

President, EDWARD P. DUNLAP *Cashier,* CURTIS BALLARD

ASSETS

Cash and due from depository institutions		$ 349
U.S. Treasury securities		554
Obligations of other U.S. Government agencies and corporations		357
Obligations of States and political subdivisions in the United States		338
Other bonds, notes, and debentures		100
Federal Reserve stock and corporate stock		8
Federal funds sold and securities purchased under agreements to resell		520
Loans		2,508
Bank premises, furniture and fixtures, and other assets representing bank premises		117
Other assets		17
TOTAL ASSETS		$ 4,868

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 1,100
Time and savings deposits of individuals, partnerships and corporations		2,821
Deposits of United States Government		2
Deposits of States and political subdivisions in the United States		441
Certified and officers' checks		2
TOTAL DEPOSITS	$ 4,366	
Other liabilities		2
TOTAL LIABILITIES	$ 4,368	
Common Stock		48
Surplus		220
Undivided profits		232
TOTAL EQUITY CAPITAL	$ 500	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 4,868

HARMAN, THE STOCKMANS BANK OF HARMAN

President, RONALD COOPER *Cashier,* RONALD COOPER

ASSETS

Cash and due from depository institutions		$ 308
U.S. Treasury securities		1,159
Federal funds sold and securities purchased under agreements to resell		800
Loans		2,052
Bank premises, furniture and fixtures, and other assets representing bank premises		34
Other assets		3
TOTAL ASSETS		$ 4,356

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 1,467
Time and savings deposits of individuals, partnerships and corporations		2,366
Deposits of States and political subdivisions in the United States		14
Certified and officers' checks		24
TOTAL DEPOSITS	$ 3,871	
TOTAL LIABILITIES	$ 3,871	
Common Stock		25
Surplus		200
Undivided profits		258
Reserves for contingencies and other capital reserves		2
TOTAL EQUITY CAPITAL	$ 485	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 4,356

HARPERS FERRY, BANK OF HARPERS FERRY

President, J. DONALD EACKLES *Cashier*, CHARLES WM. LEMASTER

ASSETS

Cash and due from depository institutions		$ 784
U.S. Treasury securities		699
Obligations of other U.S. Government agencies and corporations		101
Federal Reserve stock and corporate stock		12
Federal funds sold and securities purchased under agreements to resell		425
Loans		3,012
Bank premises, furniture and fixtures, and other assets representing bank premises		235
Other assets		66
TOTAL ASSETS		$ 5,334

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 939
Time and savings deposits of individuals, partnerships and corporations		3,398
Deposits of United States Government		6
Deposits of States and political subdivisions in the United States		233
Certified and officers' checks		17
TOTAL DEPOSITS	$ 4,593	
Other liabilities		88
TOTAL LIABILITIES	$ 4,681	
Common Stock		200
Surplus		200
Undivided profits		241
Reserves for contingencies and other capital reserves		12
TOTAL EQUITY CAPITAL	$ 653	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 5,334

HARRISVILLE, THE UNION BANK OF HARRISVILLE

President, H. G. HARDBARGER *Cashier*, ENOS E. MCDOUGAL

ASSETS

Cash and due from depository institutions		$ 1,286
U.S. Treasury securities		3,747
Obligations of other U.S. Government agencies and corporations		2,649
Obligations of States and political subdivisions in the United States		3,415
Federal funds sold and securities purchased under agreements to resell		1,200
Loans		10,966
Bank premises, furniture and fixtures, and other assets representing bank premises		218
Other assets		31
TOTAL ASSETS		$ 23,512

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,999
Time and savings deposits of individuals, partnerships and corporations		15,065
Deposits of United States Government		86
Deposits of States and political subdivisions in the United States		969
Certified and officers' checks		17
TOTAL DEPOSITS	$ 21,136	
Other liabilities		43
TOTAL LIABILITIES	$ 21,179	
Common Stock		400
Surplus		700
Undivided profits		990
Reserves for contingencies and other capital reserves		243
TOTAL EQUITY CAPITAL	$ 2,333	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 23,512

HUNDRED, BANK OF HUNDRED

President, H. N. KENNEDY *Cashier,* GENE DAVISSON

ASSETS

Cash and due from depository institutions		$ 934
U.S. Treasury securities		4,344
Obligations of States and political subdivisions in the United States		3,331
Federal funds sold and securities purchased under agreements to resell		1,000
Loans		6,746
Bank premises, furniture and fixtures, and other assets representing bank premises		161
Other assets		13
TOTAL ASSETS		$ 16,529

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,597
Time and savings deposits of individuals, partnerships and corporations		10,728
Deposits of United States Government		22
Deposits of States and political subdivisions in the United States		88
Certified and officers' checks		122
TOTAL DEPOSITS	$ 14,557	
TOTAL LIABILITIES	$ 14,557	
Common Stock		100
Surplus		700
Undivided profits		1,172
TOTAL EQUITY CAPITAL	$ 1,972	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 16,529

HUNTINGTON, THE METRO BANK OF HUNTINGTON

President, REX WHALEY *Cashier,* GEORGE B. JORDAN, JR.

ASSETS

Cash and due from depository institutions		$ 2,267
U.S. Treasury securities		1,550
Obligations of other U.S. Government agencies and corporations		2,644
Obligations of States and political subdivisions in the United States		785
Loans		18,890
Bank premises, furniture and fixtures, and other assets representing bank premises		358
Real estate owned other than bank premises		93
Other assets		382
TOTAL ASSETS		$ 26,969

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 5,618
Time and savings deposits of individuals, partnerships and corporations		16,271
Deposits of United States Government		71
Deposits of States and political subdivisions in the United States		1,693
Certified and officers' checks		296
TOTAL DEPOSITS	$ 23,949	
Federal funds purchased and securities sold under agreements to repurchase		974
Other liabilities		223
TOTAL LIABILITIES	$ 25,146	
Subordinated notes and debentures		200
Common Stock		238
Surplus		730
Undivided profits		655
TOTAL EQUITY CAPITAL	$ 1,623	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 26,969

HUNTINGTON, HUNTINGTON TRUST AND SAVINGS BANK

President, WILLIAM G. POWERS *Cashier,* ROBERT L. HARDWICK

ASSETS

Cash and due from depository institutions		$ 10,808
U.S. Treasury securities		499
Obligations of other U.S. Government agencies and corporations		10,630
Obligations of States and political subdivisions in the United States		8,589
Other bonds, notes and debentures		10
Federal Reserve stock and corporate stock		83
Federal funds sold and securities purchased under agreements to resell		2,900
Loans		44,812
Lease financing receivables		695
Bank premises, furniture and fixtures, and other assets representing bank premises		1,858
Other assets		1,041
TOTAL ASSETS		$ 81,925

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 19,470
Time and savings deposits of individuals, partnerships and corporations		49,444
Deposits of United States Government		86
Deposits of States and political subdivisions in the United States		3,717
Deposits of commercial banks		52
Certified and officers' checks		1,272
TOTAL DEPOSITS	$ 74,041	
Federal funds purchased and securities sold under agreements to repurchase		1,366
Other liabilities		867
TOTAL LIABILITIES	$ 76,274	
Common Stock		750
Surplus		2,000
Undivided profits		2,901
TOTAL EQUITY CAPITAL	$ 5,651	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 81,925

HUNTINGTON, THE SECURITY BANK OF HUNTINGTON

President, ROBERT H. BEYMER *Cashier,* DAVID P. REED

ASSETS

Cash and due from depository institutions		$ 5,413
U.S. Treasury securities		4,653
Obligations of other U.S. Government agencies and corporations		8,053
Obligations of States and political subdivisions in the United States		11,678
Federal funds sold and securities purchased under agreements to resell		6,200
Loans		50,516
Bank premises, furniture and fixtures, and other assets representing bank premises		4,086
Other assets		1,763
TOTAL ASSETS		$ 92,362

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 15,594
Time and savings deposits of individuals, partnerships and corporations		59,209
Deposits of United States Government		444
Deposits of States and political subdivisions in the United States		3,373
Certified and officers' checks		365
TOTAL DEPOSITS	$ 78,985	
Federal funds purchased and securities sold under agreements to repurchase		2,908
Other liabilities for borrowed money		2,579
Mortgage indebtedness and liability for capitalized leases		38
Other liabilities		1,624
TOTAL LIABILITIES	$ 86,134	
Subordinated notes and debentures		1,000
Common Stock		550
Surplus		1,450
Undivided profits		3,074
Reserves for contingencies and other capital reserves		154
TOTAL EQUITY CAPITAL	$ 5,228	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 92,362

HUNTINGTON, THE TWENTIETH STREET BANK

President, L. R. SMITH *Cashier,* B. C. MCGINNIS, III

ASSETS

Cash and due from depository institutions		$ 4,761
U.S. Treasury securities		20,956
Obligations of other U.S. Government agencies and corporations		4,510
Obligations of States and political subdivisions in the United States		26,622
Other bonds, notes and debentures		260
Federal funds sold and securities purchased under agreements to resell		10,550
Loans		44,451
Bank premises, furniture and fixtures and fixtures, and other assets representing bank premises		3,579
Other assets		1,234
TOTAL ASSETS		$ 116,923

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 22,686
Time and savings deposits of individuals, partnerships and corporations		77,200
Deposits of United States Government		40
Deposits of States and political subdivisions in the United States		3,291
Deposits of commercial banks		120
Certified and officers' checks		522
TOTAL DEPOSITS	$103,859	
Federal funds purchased and securities sold under agreements to repurchase		375
Mortgage indebtedness and liability for capitalized leases		160
Other liabilities		1,058
TOTAL LIABILITIES	$105,452	
Common Stock		1,500
Surplus		7,500
Undivided profits		2,471
TOTAL EQUITY CAPITAL	$ 11,471	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 116,923

HURRICANE, PUTNAM COUNTY BANK

President, L. L. WILSON *Cashier,* J. R. WILSON

ASSETS

Cash and due from depository institutions		$ 4,325
U.S. Treasury securities		3,489
Obligations of other U.S. Government agencies and coprorations		200
Obligations of States and political subdivisions in the United States		7,709
Federal Reserve stock and corporate stock		39
Federal funds sold and securities purchased under agreements to resell		2,000
Loans		34,857
Bank premises, furniture and fixtures and fixtures, and other assets representing bank premises		343
Other assets		73
TOTAL ASSETS		$ 53,035

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 9,125
Time and savings deposits of individuals, partnerships and corporations		35,335
Deposits of United States Government		124
Deposits of States and political subdivisions in the United States		2,742
Certified and officers' checks		425
TOTAL DEPOSITS	$ 47,751	
Other liabilities		40
TOTAL LIABILITIES	$ 47,791	
Common Stock		300
Surplus		1,000
Undivided profits		3,800
Reserves for contingencies and other capital reserves		144
TOTAL EQUITY CAPITAL	$ 5,244	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 53,035

IAEGER, THE BANK OF IAEGER

President, C. O. DAVIS *Cashier,* DONALD P. MORGAN

ASSETS

Cash and due from depository institutions		$ 2,520
U.S. Treasury securities		3,298
Obligations of other U. S. Government agencies and corporations		600
Obligations of States and political subdivisions in the United States		10,470
Loans		5,859
Bank premises, furniture and fixtures, and other assets representing bank premises		583
Other assets		246
TOTAL ASSETS		$ 23,576

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 7,681
Time and savings deposits of individuals, partnerships and corporations		11,689
Deposits of United States Government		12
Deposits of States and political subdivisions in the United States		271
Certified and officers' checks		152
TOTAL DEPOSITS	$ 19,805	
Other liabilities		172
TOTAL LIABILITIES	$ 19,977	
Common Stock		500
Surplus		1,000
Undivided profits		1,999
Reserves for contingencies and other capital reserves		100
TOTAL EQUITY CAPITAL	$ 3,599	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 23,576

KEYSER, FARMERS AND MERCHANTS BANK OF KEYSER

President, N. HOWARD ROGERS *Cashier,* GLEN A. RYAN

ASSETS

Cash and due from depository institutions		$ 2,357
U.S. Treasury securities		1,119
Obligations of other U.S. Government agencies and corporations		4,689
Obligations of States and political subdivisions in the United States		6,126
Other bonds, notes and debentures		21
Federal funds sold and securities purchased under agreements to resell		1,250
Loans		25,131
Bank premises, furniture and fixtures, and other assets representing bank premises		380
Other assets		372
TOTAL ASSETS		$ 41,445

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 7,545
Time and savings deposits of individuals, partnerships and corporations		27,470
Deposits of United States Government		25
Deposits of States and political subdivisions in the United States		1,675
Certified and officers' checks		166
TOTAL DEPOSITS	$ 36,881	
Federal funds purchased and securities sold under agreements to repurchase		40
Interest-bearing demand notes (note balances) issued to the U. S. Treasury		155
Other liabilities for borrowed money		232
Other liabilities		702
TOTAL LIABILITIES	$ 38,010	
Common Stock		642
Surplus		1,087
Undivided profits		1,706
TOTAL EQUITY CAPITAL	$ 3,435	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 41,445

LEWISBURG, GREENBRIER VALLEY BANK

President, PHILIP L. MCLAUGHLIN *Cashier,* CORRINE P. GRIZZEL

ASSETS

Cash and due from depository institutions		$ 2,209
U.S. Treasury securities		2,571
Obligations of other U.S. Government agencies and corporations		1,600
Obligations of States and political subdivisions in the United States		3,531
Federal Reserve stock and corporate stock		28
Federal funds sold and securities purchased under agreements to resell		225
Loans		19,500
Bank premises, furniture and fixtures, and other assets representing bank premises		1,014
Real estate owned other than bank premises		60
Other assets		396
TOTAL ASSETS		$ 31,134

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 7,362
Time and savings deposits of individuals, partnerships and corporations		18,420
Deposits of United States Government		46
Deposits of States and political subdivisions in the United States		1,196
Certified and officers' checks		242
TOTAL DEPOSITS	$ 27,266	
Federal funds purchased and securities sold under agreements to repurchase		100
Other liabilities for borrowed money		933
Other liabilities		410
TOTAL LIABILITIES	$ 28,709	
Common Stock		365
Surplus		557
Undivided profits		1,431
Reserves for contingencies and other capital reserves		72
TOTAL EQUITY CAPITAL	$ 2,425	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 31,134

LOGAN, LOGAN BANK & TRUST COMPANY

President, FRANK OAKLEY *Cashier,* HERMAN MCCRARY

ASSETS

Cash and due from depository institutions		$ 2,889
U.S. Treasury securities		1,396
Obligations of other U.S. Government agencies and corporations		2,900
Obligations of States and political subdivisions in the United States		7,332
Other bonds, notes and debentures		2,201
Federal funds sold and securities purchased under agreements to resell		2,200
Loans		18,820
Bank premises, furniture and fixtures, and other assets representing bank premises		529
Other assets		259
TOTAL ASSETS		$ 38,526

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 7,958
Time and savings deposits of individuals, partnerships and corporations		17,270
Deposits of United States Government		417
Deposits of States and political subdivisions in the United States		8,606
Certified and officers' checks		271
TOTAL DEPOSITS	$ 34,522	
Mortgage indebtedness and liability for capitalized leases		75
Other liabilities		239
TOTAL LIABILITIES	$ 34,836	
Common Stock		500
Surplus		1,000
Undivided profits		2,190
TOTAL EQUITY CAPITAL	$ 3,690	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 38,526

LOST CREEK, THE HARRISON COUNTY BANK

President, DR. ISAAC H. MAXWELL *Cashier,* WILSON B. WINTERS

ASSETS

Cash and due from depository institutions		$ 1,238
U.S. Treasury securities		1,250
Obligations of other U. S. Government agencies and corporations		2,266
Obligations of States and political subdivisions in the United States		2,150
Other bonds, notes and debentures		100
Federal funds sold and securities purchased under agreements to re		1,300
Loans		8,731
Bank premises, furniture and fixtures, and other assets representir ank premises		715
Other assets		13
TOTAL ASSETS		$ 17,763

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,298
Time and savings deposits of individuals, partnerships and corporations		12,089
Deposits of United States Government		62
Deposits of States and political subdivisions in the United States		520
Certified and officers' checks		61
TOTAL DEPOSITS	$ 16,030	
Other liabilities		37
TOTAL LIABILITIES	$ 16,067	
Common Stock		160
Surplus		850
Undivided profits		661
Reserves for contingencies and other capital reserves		25
TOTAL EQUITY CAPITAL	$ 1,696	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 17,763

MAN, THE BANK OF MAN

President, VERNON E. HARRISON *Cashier,* CHARLES GARY ELLIS

ASSETS

Cash and due from depository institutions		$ 1,649
U.S. Treasury securities		1,759
Obligations of other U. S. Government agencies and corporations		2,542
Obligations of States and political subdivisions in the United States		5,497
Federal funds sold and securities purchased under agreements to resell		4,420
Loans		13,315
Bank premises, furniture and fixtures, and other assets representing bank premises		473
Other assets		251
TOTAL ASSETS		$ 29,906

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 7,864
Time and savings deposits of individuals, partnerships and corporations		18,014
Deposits of United States Government		464
Deposits of States and political subd. isions in the United States		85
Certified and officers' checks		318
TOTAL DEPOSITS	$ 26,745	
Other liabilities		324
TOTAL LIABILITIES	$ 27,069	
Common Stock		225
Surplus		400
Undivided profits		2,212
TOTAL EQUITY CAPITAL	$ 2,837	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 29,906

MANNINGTON, FIRST EXCHANGE BANK

President, GEORGE W. MAY *Cashier,* ROBERT W. MOBLEY

ASSETS

Cash and due from depository institutions		$ 1,397
U.S. Treasury securities		1,375
Obligations of other U.S. Government agencies and corporations		1,550
Obligations of States and political subdivisions in the United States		2,046
Federal funds sold and securities purchased under agreements to resell		2,100
Loans		11,002
Bank premises, furniture and fixtures, and other assets representing bank premises		590
Real estate owned other than bank premises		27
Other assets		60
TOTAL ASSETS		$ 20,147

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,464
Time and savings deposits of individuals, partnerships and corporations		13,726
Deposits of United States Government		7
Deposits of States and political subdivisions in the United States		168
Certified and officers' checks		98
TOTAL DEPOSITS	$ 18,463	
Other liabilities		41
TOTAL LIABILITIES	$ 18,504	
Common Stock		100
Surplus		1,100
Undivided profits		403
Reserves for contingencies and other capital reserves		40
TOTAL EQUITY CAPITAL	$ 1,643	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 20,147

MARLINTON, BANK OF MARLINTON

President, J. M. KANE, JR. *Cashier,* ROBERT L. MANN

ASSETS

Cash and due from depository institutions		$ 960
U.S. Treasury securities		2,367
Obligations of other U.S. Government agencies and corporations		3,602
Obligations of States and political subdivisions in the United States		2,969
Federal funds sold and securities purchased under agreements to resell		600
Loans		7,926
Bank premises, furniture and fixtures, and other assets representing bank premises		390
Other assets		6
TOTAL ASSETS		$ 18,820

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,524
Time and savings deposits of individuals, partnerships and corporations		11,617
Deposits of United States Government		24
Deposits of States and political subdivisions in the United States		758
Certified and officers' checks		91
TOTAL DEPOSITS	$ 17,014	
TOTAL LIABILITIES	$ 17,014	
Common Stock		200
Surplus		300
Undivided profits		1,306
TOTAL EQUITY CAPITAL	$ 1,806	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 18,820

MARTINSBURG, MERCHANTS & FARMERS BANK

President, JOHN L. NADENBOUSCH *Operations Officer,* RICHARD B. NIXON

ASSETS

Cash and due from depository institutions		$ 1,050
U.S. Treasury securities		2,210
Obligations of other U.S. Government agencies and corporations		1,315
Obligations of States and political subdivisions in the United States		5,349
Federal funds sold and securities purchased under agreements to resell		1,725
Loans		12,963
Bank premises, furniture and fixtures, and other assets representing bank premises		814
Other assets		271
TOTAL ASSETS		$ 25,697

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 6,376
Time and savings deposits of individuals, partnerships and corporations		16,073
Deposits of States and political subdivisions in the United States		621
Certified and officers' checks		136
TOTAL DEPOSITS	$ 23,206	
Other liabilities		425
TOTAL LIABILITIES	$ 23,631	
Common Stock		200
Surplus		1,000
Undivided profits		866
TOTAL EQUITY CAPITAL	$ 2,066	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 25,697

McMECHEN, BANK OF McMECHEN

President, W. G. SUMMERS *Cashier,*

ASSETS

Cash and due from depository institutions		$ 984
U.S. Treasury securities		1,672
Obligations of other U.S. Government agencies and corporations		1,730
Obligations of States and political subdivisions in the United States		1,175
Other bonds, notes and debentures		625
Federal funds sold and securities purchased under agreements to resell		200
Loans		7,370
Bank premises, furniture and fixtures, and other assets representing bank premises		407
Other assets		166
TOTAL ASSETS		$ 14,329

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,125
Time and savings deposits of individuals, partnerships and corporations		8,590
Deposits of United States Government		13
Deposits of States and political subdivisions in the United States		1,668
Certified and officers' checks		92
TOTAL DEPOSITS	$ 12,488	
Federal funds purchased and securities sold under agreements to repurchase		475
Other liabilities		178
TOTAL LIABILITIES	$ 13,141	
Common Stock		540
Surplus		270
Undivided profits		265
Reserves for contingencies and other capital reserves		113
TOTAL EQUITY CAPITAL	$ 1,188	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 14,329

MIDDLEBOURNE, TYLER COUNTY BANK

President, GARY R. DAVIS *Cashier,* PATRICIA G. MASON

ASSETS

Cash and due from depository institutions		$ 716
U.S. Treasury securities		805
Obligations of other U.S. Government agencies and corporations		1,978
Obligations of States and political subdivisions in the United States		916
Other bonds, notes, and debentures		300
Federal funds sold and securities purchased under agreements to resell		250
Loans		5,788
Bank premises, furniture and fixtures, and other assets representing bank premises		290
Other assets		6
TOTAL ASSETS		$ 11,049

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,721
Time and savings deposits of individuals, partnerships and corporations		6,956
Deposits of United States Government		5
Deposits of States and political subdivisions in the United States		283
Deposits of commercial banks		105
Certified and officers' checks		109
TOTAL DEPOSITS	$ 10,179	
Other liabilities		62
TOTAL LIABILITIES	$ 10,241	
Common Stock		100
Surplus		150
Undivided profits		558
TOTAL EQUITY CAPITAL	$ 808	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 11,049

MILL CREEK, BANK OF MILL CREEK

President, JAMES E. WALLACE *Cashier,* ANDREW T. DOIG

ASSETS

Cash and due from depository institutions		$ 961
U.S. Treasury securities		2,171
Obligations of other U.S. Government agencies and corporations		940
Obligations of States and political subdivisions in the United States		499
Other bonds, notes and debentures		642
Federal funds sold and securities purchased under agreements to resell		1,225
Loans		4,708
Bank premises, furniture and fixtures, and other assets representing bank premises		167
Real estate owned other than bank premises		7
Other assets		24
TOTAL ASSETS		$ 11,344

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,866
Time and savings deposits of individuals, partnerships and corporations		6,823
Deposits of United States Government		81
Deposits of States and political subdivisions in the United States		514
Certified and officers' checks		99
TOTAL DEPOSITS	$ 10,383	
TOTAL LIABILITIES	$ 10,383	
Common Stock		100
Surplus		200
Undivided profits		649
Reserves for contingencies and other capital reserves		12
TOTAL EQUITY CAPITAL	$ 961	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 11,344

MILTON, BANK OF MILTON

President, HAROLD E. JACKSON *Cashier,* KATHERINE C. WINDSOR

ASSETS

Cash and due from depository institutions		$ 2,040
U.S. Treasury securities		1,008
Obligations of other U.S. Government agencies and corporations		1,651
Obligations of States and political subdivisions in the United States		5,772
Federal Reserve stock and corporate stock		2
Federal funds sold and securities purchased under agreements to resell		2,275
Loans		16,324
Lease financing receivables		29
Bank premises, furniture and fixtures, and other assets representing bank premises		458
Other assets		232
TOTAL ASSETS		$ 29,791

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 6,073
Time and savings deposits of individuals, partnerships and corporations		18,883
Deposits of United States Government		4
Deposits of States and political subdivisions in the United States		623
Certified and officers' checks		167
TOTAL DEPOSITS	$ 25,750	
Other liabilities		408
TOTAL LIABILITIES	$ 26,158	
Subordinated notes and debentures		350
Common Stock		500
Surplus		1,000
Undivided profits		1,471
Reserves for contingencies and other capital reserves		312
TOTAL EQUITY CAPITAL	$ 3,283	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 29,791

MILTON, MILTON TRI-COUNTY BANK

President, HAROLD FRENCH *Cashier,* ROGER ENSLIN

ASSETS

Cash and due from depository institutions		$ 146
Federal funds sold and securities purchased under agreements to resell		650
Loans		267
Bank premises, furniture and fixtures, and other assets representing bank premises		503
Other assets		10
TOTAL ASSETS		$ 1,576

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 274
Time and savings deposits of individuals, partnerships and corporations		474
Certified and officers' checks		16
TOTAL DEPOSITS	$ 764	
Mortgage indebtedness and liability for capitalized leases		70
Other liabilities		2
TOTAL LIABILITIES	$ 836	
Common Stock		400
Surplus		200
Undivided profits		140
TOTAL EQUITY CAPITAL	$ 740	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 1,576

MORGANTOWN, FARMERS' AND MERCHANTS' BANK

President, RUSSELL S. NEWMAN *Cashier,* GARY L. BEBOUT

ASSETS

Cash and due from depository institutions		$ 4,447
U.S. Treasury securities		3,196
Obligations of other U.S. Government agencies and corporations		15,131
Obligations of States and political subdivisions in the United States		15,062
Other bonds, notes and debentures		10
Federal funds sold and securities purchased under agreements to resell		10,325
Loans		60,080
Bank premises, furniture and fixtures, and other assets representing bank premises		1,811
Real estate owned other than bank premises		101
Customers' liability to this bank on acceptances outstanding		850
Other assets		1,136
TOTAL ASSETS		$ 112,149

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 23,268
Time and savings deposits of individuals, partnerships and corporations		59,614
Deposits of United States Government		9
Deposits of States and political subdivisions in the United States		3,215
Deposits of commercial banks		72
Certified and officers' checks		1,009
TOTAL DEPOSITS	$ 87,187	
Federal Funds purchased and securities sold under agreements to repurchase		12,163
Other liabilities for borrowed money		809
Mortgage indebtedness and liability for capitalized leases		158
Bank's liability on acceptances executed and outstanding		850
Other liabilities		1,437
TOTAL LIABILITIES	$102,604	
Common Stock		2,049
Surplus		3,693
Undivided profits		3,803
TOTAL EQUITY CAPITAL	$ 9,545	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 112,149

MOUNDSVILLE, MERCANTILE BANKING & TRUST CO.

President, C. MICHAEL BLAIR *Cashier,* DALE D. KNUTSEN, JR.

ASSETS

Cash and due from depository institutions		$ 3,906
U.S. Treasury securities		2,629
Obligations of other U.S. Government agencies and corporations		3,934
Obligations of States and political subdivisions in the United States		15,813
Federal funds sold and securities purchased under agreements to resell		4,050
Loans		28,336
Bank premises, furniture and fixtures, and other assets representing bank premises		966
Other assets		630
TOTAL ASSETS		$ 60,264

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 11,110
Time and savings deposits of individuals, partnerships and corporations		36,511
Deposits of United States Government		54
Deposits of States and political subdivisions in the United States		4,491
Certified and officers' che		592
TOTAL DEPOSITS	$ 52,758	
Federal Funds purchased and securities sold under agreements to repurchase		703
Other liabilities for borrowed money		700
Other liabilities		640
TOTAL LIABILITIES	$ 54,801	
Common Stock		2,000
Surplus		1,100
Undivided profits		2,363
TOTAL EQUITY CAPITAL	$ 5,463	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 60,264

MOUNT HOPE, BANK OF MOUNT HOPE

President, ALAN L. SUSMAN *Cashier,* RICHARD D. SISK

ASSETS

Cash and due from depository institutions		$ 1,863
U.S. Treasury securities		494
Obligations of other U.S. Government agencies and corporations		580
Obligations of States and political subdivisions in the United States		8,570
Other bonds, notes and debentures		25
Loans		16,093
Lease financing receivables		1,200
Bank premises, furniture and fixtures, and other assets representing bank premises		573
Real estate owned other than bank premises		318
Other assets		588
TOTAL ASSETS		$ 30,304

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,969
Time and savings deposits of individuals, partnerships and corporations		15,904
Deposits of United States Government		47
Deposits of States and political subdivisions in the United States		5,011
Certified and officers' checks		1,337
TOTAL DEPOSITS	$ 27,268	
Federal Funds purchased and securities sold under agreements to repurchase		865
Other liabilities for borrowed money		379
Other liabilities		659
TOTAL LIABILITIES	$ 29,171	
Subordinated notes and debentures		310
Common Stock		900
Surplus		500
Undivided profits		(692)
Reserves for contingencies and other capital reserves		115
TOTAL EQUITY CAPITAL	$ 823	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 30,304

MULLENS, THE PEOPLES BANK OF MULLENS

President, WILLIAM A. DAVIS *Cashier,* C. W. BURDISS

ASSETS

Cash and due from depository institutions		$ 2,990
U.S. Treasury securities		8,774
Obligations of other U.S. Government agencies and corporations		5,580
Obligations of States and political subdivisions in the United States		9,455
Federal Reserve stock and corporate stock		72
Federal funds sold and securities purchased under agreements to resell		1,750
Loans		19,195
Bank premises, furniture and fixtures, and other assets representing bank premises		713
Other assets		588
TOTAL ASSETS		$ 49,117

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 7,714
Time and savings deposits of individuals, partnerships and corporations		33,782
Deposits of United States Government		3
Deposits of States and political subdivisions in the United States		2,142
Certified and officers' checks		209
TOTAL DEPOSITS	$ 43,850	
Federal funds purchased and securities sold under agreements to repurchase		150
Other liabilities		962
TOTAL LIABILITIES	$ 44,962	
Common Stock		1,200
Surplus		1,200
Undivided profits		1,655
Reserves for contingencies and other capital reserves		100
TOTAL EQUITY CAPITAL	$ 4,155	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 49,117

NAUGATUCK, BANK OF MINGO

President, ROBERT BREWER *Cashier,* SHIRLEY CURRY

ASSETS

Cash and due from depository institutions		$ 751
U.S. Treasury securities		1,049
Obligations of other U.S. Government agencies and corporations		550
Federal funds sold and securities purchased under agreements to resell		2,615
Loans		5,018
Bank premises, furniture and fixtures, and other assets representing bank premises		463
Other assets		64
TOTAL ASSETS		$ 10,510

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,240
Time and savings deposits of individuals, partnerships and corporations		6,334
Deposits of United States Government		35
Deposits of States and political subdivisions in the United States		641
Certified and officers' checks		80
TOTAL DEPOSITS	$ 9,330	
Other liabilities		113
TOTAL LIABILITIES	$ 9,443	
Common Stock		400
Surplus		400
Undivided profits		267
TOTAL EQUITY CAPITAL	$ 1,067	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 10,510

NEWELL, NORTHERN HANCOCK BANK & TRUST CO.

President, BASIL J. MANGANO *Ass't. Cashier,* L. FRANCES RUSH

ASSETS

Cash and due from depository institutions		$ 307
U.S. Treasury securities		1,284
Federal funds sold and securities purchased under agreements to resell		500
Loans		1,650
Bank premises, furniture and fixtures, and other assets representing bank premises		271
Other assets		15
TOTAL ASSETS		$ 4,027

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 463
Time and savings deposits of individuals, partnerships and corporations		1,728
Deposits of States and political subdivisions in the United States		1,004
Certified and officers' checks		117
TOTAL DEPOSITS	$ 3,312	
Other liabilities		42
TOTAL LIABILITIES	$ 3,354	
Common Stock		375
Surplus		200
Undivided profits		98
TOTAL EQUITY CAPITAL	$ 673	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 4,027

NEW HAVEN, MASON COUNTY BANK

President, A. K. MCCLUNG *Cashier,* JAMES H. LAYNE

ASSETS

Cash and due from depository institutions		$ 1,004
U.S. Treasury securities		2,268
Obligations of States and political subdivisions in the United States		2,413
Federal funds sold and securities purchased under agreements to resell		835
Loans		6,864
Bank premises, furniture and fixtures, and other assets representing bank premises		402
Other assets		6
TOTAL ASSETS		$ 13,792

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,094
Time and savings deposits of individuals, partnerships and corporations		9,040
Deposits of United States Government		6
Deposits of States and political subdivisions in the United States		164
Certified and officers' checks		63
TOTAL DEPOSITS	$ 12,367	
Other liabilities		20
TOTAL LIABILITIES	$ 12,387	
Common Stock		50
Surplus		300
Undivided profits		1,055
TOTAL EQUITY CAPITAL	$ 1,405	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 13,792

NEW MARTINSVILLE, NEW MARTINSVILLE BANK

President, J. WELLS EAKIN *Cashier,* JOHN J. STOFLINSKY

ASSETS

Cash and due from depository institutions		$ 1,957
U.S. Treasury securities		1,390
Obligations of other U.S. Government agencies and corporations		1,503
Obligations of States and political subdivisions in the United States		1,757
Federal funds sold and securities purchased under agreements to resell		980
Loans		10,303
Bank premises, furniture and fixtures, and other assets representing bank premises		285
Real estate owned other than bank premises		36
Other assets		181
TOTAL ASSETS		$ 18,392

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,394
Time and savings deposits of individuals, partnerships and corporations		10,906
Deposits of United States Government		130
Deposits of States and political subdivisions in the United States		733
Certified and officers' checks		156
TOTAL DEPOSITS	$ 16,319	
Other liabilities		470
TOTAL LIABILITIES	$ 16,789	
Common Stock		150
Surplus		350
Undivided profits		1,049
Reserves for contingencies and other capital reserves		54
TOTAL EQUITY CAPITAL	$ 1,603	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 18,392

NITRO, BANK OF NITRO

President, J. E. TEMPLE *Cashier,* ROBERT R. FERRELL

ASSETS

Cash and due from depository institutions		$ 1,942
U.S. Treasury securities		3,242
Obligations of States and political subdivisions in the United States		1,361
Federal funds sold and securities purchased under agreements to resell		5,400
Loans		22,731
Bank premises, furniture and fixtures, and other assets representing bank premises		1,041
Other assets		175
TOTAL ASSETS		$ 35,892

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 7,307
Time and savings deposits of individuals, partnerships and corporations		25,221
Deposits of United States Government		7
Deposits of States and political subdivisions in the United States		133
Certified and officers' checks		151
TOTAL DEPOSITS	$ 32,819	
Other liabilities		157
TOTAL LIABILITIES	$ 32,976	
Common Stock		178
Surplus		410
Undivided profits		2,105
Reserves for contingencies and other capital reserves		223
TOTAL EQUITY CAPITAL	$ 2,916	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 35,892

OAK HILL, NEW RIVER BANKING & TRUST CO.

President, N. M. STEEN *Cashier,* GEORGIA D. WALLACE

ASSETS

Cash and due from depository institutions		$ 2,192
U.S. Treasury securities		3,957
Obligations of other U.S. Government agencies and corporations		5,716
Obligations of States and political subdivisions in the United States		7,778
Federal funds sold and securities purchased under agreements to resell		2,750
Loans		19,058
Bank premises, furniture and fixtures, and other assets representing bank premises		1,175
Real estate owned other than bank premises		1
Other assets		452
TOTAL ASSETS		$ 43,079

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 7,988
Time and savings deposits of individuals, partnerships and corporations		28,347
Deposits of United States Government		327
Deposits of States and political subdivisions in the United States		1,564
Certified and officers' checks		235
TOTAL DEPOSITS	$ 38,461	
Mortgage indebtedness and liability for capitalized leases		35
Other liabilities		608
TOTAL LIABILITIES	$ 39,104	
Common Stock		480
Surplus		1,332
Undivided profits		2,095
Reserves for contingencies and other capital reserves		68
TOTAL EQUITY CAPITAL	$ 3,975	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 43,079

OCEANA, THE BANK OF OCEANA

President, W. C. LUGAR *Cashier,* D. R. ANDERSON

ASSETS

Cash and due from depository institutions		$ 1,231
Obligations of other U.S. Government agencies and corporations		800
Obligations of States and political subdivisions in the United States		3,307
Federal funds sold and securities purchased under agreements to resell		2,040
Loans		9,414
Bank premises, furniture and fixtures, and other assets representing bank premises		140
Other assets		58
TOTAL ASSETS		$ 16,990

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,876
Time and savings deposits of individuals, partnerships and corporations		9,918
Deposits of States and political subdivisions in the United States		696
Certified and officers' checks		221
TOTAL DEPOSITS	$ 14,711	
Other liabilities for borrowed money		161
Other liabilities		45
TOTAL LIABILITIES	$ 14,917	
Common Stock		298
Surplus		444
Undivided profits		1,331
TOTAL EQUITY CAPITAL	$ 2,073	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 16,990

PADEN CITY, THE BANK OF PADEN CITY

President, D. L. MENDENHALL *Cashier,* W. E. VAUGHN

ASSETS

Cash and due from depository institutions		$ 647
U.S. Treasury securities		401
Obligations of other U.S. Government agencies and corporations		1,001
Obligations of States and political subdivisions in the United States		509
Federal funds sold and securities purchased under agreements to resell		200
Loans		5,029
Bank premises, furniture and fixtures, and other assets representing bank premises		338
Real estate owned other than bank premises		17
Other assets		86
TOTAL ASSETS		$ 8,228

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 1,376
Time and savings deposits of individuals, partnerships and corporations		5,047
Deposits of United States Government		10
Deposits of States and political subdivisions in the United States		405
Certified and officers' checks		68
TOTAL DEPOSITS	$ 6,906	
Federal Funds purchased and securities sold under agreements to repurchase		300
Other liabilities		142
TOTAL LIABILITIES	$ 7,348	
Common Stock		300
Surplus		300
Undivided profits		280
TOTAL EQUITY CAPITAL	$ 880	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 8,228

PARKERSBURG, BANK OF LUBECK

President, MARVIN J. THOMAS *Cashier,* MARVIN J. THOMAS

ASSETS

Cash and due from depository institutions		$ 371
U.S. Treasury securities		390
Obligations of other U.S. Government agencies and corporations		400
Other bonds, notes, and debentures		100
Federal funds sold and securities purchased under agreements to resell		540
Loans		1,360
Bank premises, furniture and fixtures, and other assets representing bank premises		488
Other assets		65
TOTAL ASSETS		$ 3,714

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 723
Time and savings deposits of individuals, partnerships and corporations		1,600
Deposits of United States Government		6
Deposits of States and political subdivisions in the United States		206
Certified and officers' checks		65
TOTAL DEPOSITS	$ 2,600	
Federal funds purchase and securities sold under agreements to repurchase		100
Other liabilities		41
TOTAL LIABILITIES	$ 2,741	
Common Stock		500
Surplus		250
Undivided profits		223
TOTAL EQUITY CAPITAL	$ 973	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 3,714

PARKERSBURG, COMMERCIAL BANKING AND TRUST COMPANY

President, JACK F. POE *Cashier,* C. RANDALL LAW

ASSETS

Cash and due from depository institutions		$ 5,849
U.S. Treasury securities		3,706
Obligations of other U.S. Government agencies and corporations		800
Obligations of States and political subdivisions in the United States		8,849
Federal funds sold and securities purchased under agreements to resell		3,400
Loans		41,125
Bank premises, furniture and fixtures, and other assets representing bank premises		1,265
Other assets		557
TOTAL ASSETS		$ 65,551

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 15,084
Time and savings deposits of individuals, partnerships and corporations		38,624
Deposits of United States Government		258
Deposits of States and political subdivisions in the United States		2,096
Deposits of commercial banks		724
Certified and officers' checks		1,062
TOTAL DEPOSITS	$ 57,848	
Federal Funds purchased and securities sold under agreements to repurchase		1,438
Interest-bearing demand notes (note balances) issued to the U.S. Treasury		425
Other liabilities		821
TOTAL LIABILITIES	$ 60,532	
Common Stock		1,000
Surplus		3,000
Undivided profits		895
Reserves for contingencies and other capital reserves		124
TOTAL EQUITY CAPITAL	$ 5,019	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 65,551

PARKERSBURG, COMMUNITY BANK OF PARKERSBURG

President, CLINE A. KNOTTS *Cashier,* EUGENE C. ROUSH

ASSETS

Cash and due from depository institutions		$ 1,026
U.S. Treasury securities		499
Obligations of other U.S. Government agencies and corporations		1,424
Obligations of States and political subdivisions in the United States		3,176
Other bonds, notes, and debentures		659
Federal funds sold and securities purchased under agreements to resell		875
Loans		15,259
Lease financing receivables		47
Bank premises, furniture and fixtures, and other assets representing bank premises		607
Real estate owned other than bank premises		10
Other assets		281
TOTAL ASSETS		$ 23,863

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,089
Time and savings deposits of individuals, partnerships and corporations		15,330
Deposits of United States Government		7
Deposits of States and political subdivisions in the United States		1,998
Deposits of commercial banks		3
Certified and officers' checks		553
TOTAL DEPOSITS	$ 20,980	
Interest-bearing demand notes (note balances) issued to the U.S. Treasury		50
Other liabilities for borrowed money		28
Other liabilities		388
TOTAL LIABILITIES	$21,446	
Common Stock		500
Surplus		700
Undivided profits		1,167
Reserves for contingencies and other capital reserves		50
TOTAL EQUITY CAPITAL	$ 2,417	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 23,863

PARKERSBURG, MOUNTAIN STATE BANK

President, DONALD L. TAYLOR *Cashier,* GEORGE J. LUTHRINGER

ASSETS

Cash and due from depository institutions		$ 2,066
U.S. Treasury securities		998
Obligations of other U.S. Government agencies and corporations		1,250
Obligations of States and political subdivisions in the United States		2,375
Other bonds, notes and debentures		10
Federal funds sold and securities purchased under agreements to resell		2,100
Loans		20,685
Bank premises, furniture and fixtures, and other assets representing bank premises		589
Real estate owned other than bank premises		98
Other assets		280
TOTAL ASSETS		$ 30,451

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 6,535
Time and savings deposits of individuals, partnerships and corporations		19,918
Deposits of States and political subdivisions in the United States		869
Deposits of commercial banks		74
Certified and officers' checks		202
TOTAL DEPOSITS	$ 27,598	
Other liabilities		362
TOTAL LIABILITIES	$ 27,960	
Subordinated notes and debentures		40
Common Stock		525
Surplus		600
Undivided profits		1,326
TOTAL EQUITY CAPITAL	$ 2,451	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 30,451

PARKERSBURG, WOOD COUNTY BANK

President, FRANK L. GOEBEL *Cashier,* KENNETH D. WILLIAMS

ASSETS

Cash and due from depository institutions		$ 3,855
U.S. Treasury securities		7,254
Obligations of other U.S. Government agencies and corporations		7,772
Obligations of States and political subdivisions in the United States		6,807
Other bonds, notes and debentures		7,545
Federal funds sold and securities purchased under agreements to resell		1,900
Loans		50,761
Bank premises, furniture and fixtures, and other assets representing bank premises		2,007
Real estate owned other than bank premises		40
Other assets		1,122
TOTAL ASSETS		$ 89,063

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 11,927
Time and savings deposits of individuals, partnerships and corporations		54,811
Deposits of United States Government		988
Deposits of States and political subdivisions in the United States		5,967
Deposits of commercial banks		70
Certified and officers' checks		874
TOTAL DEPOSITS	$ 74,637	
Federal Funds purchased and securities sold under agreements to repurchase		8,171
Interest-bearing demand notes (note balances) issued to the U.S. Treasury		296
Other liabilities		1,704
TOTAL LIABILITIES	$ 84,808	
Common Stock		1,000
Surplus		2,000
Undivided profits		1,255
TOTAL EQUITY CAPITAL	$ 4,255	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 89,063

PARSONS, THE TUCKER COUNTY BANK

President, PATRICK J. CRAKES *Operations Officer,* MARVIN G. CANFIELD

ASSETS

Cash and due from depository institutions		$ 860
U.S. Treasury securities		1,394
Obligations of other U.S. Government agencies and corporations		116
Obligations of States and political subdivisions in the United States		1,844
Federal Reserve stock and corporate stock		15
Loans		8,861
Lease financing receivables		442
Bank premises, furniture and fixtures, and other assets representing bank premises		309
Real estate owned other than bank premises		98
Other assets		197
TOTAL ASSETS		$ 14,136

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,101
Time and savings deposits of individuals, partnerships and corporations		7,593
Deposits of United States Government		20
Deposits of States and political subdivisions in the United States		1,282
Certified and officers' checks		202
TOTAL DEPOSITS	$ 12,198	
Federal funds purchased and securities sold under agreements to repurchase		300
Other liabilities for borrowed money		354
Other liabilities		25
TOTAL LIABILITIES	$ 12,877	
Common Stock		100
Surplus		400
Undivided profits		759
TOTAL EQUITY CAPITAL	$ 1,259	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 14,136

PENNSBORO, THE COMMUNITY BANK

President, ORVILLE R. BONNELL *Cashier*, PATTY S. SPITZ

ASSETS

Cash and due from depository institutions		$ 492
U.S. Treasury securities		1,803
Obligations of other U.S. Government agencies and corporations		1,401
Obligations of States and political subdivisions in the United States		1,100
Federal funds sold and securities purchased under agreements to resell		400
Loans		4,325
Bank premises, furniture and fixtures, and other assets representing bank premises		189
Other assets		18
TOTAL ASSETS		$ 9,728

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,042
Time and savings deposits of individuals, partnerships and corporations		6,208
Deposits of United States Government		9
Deposits of States and political subdivisions in the United States		537
Certified and officers' checks		32
TOTAL DEPOSITS	$ 8,828	
Other liabilities		2
TOTAL LIABILITIES	$ 8,830	
Common Stock		200
Surplus		200
Undivided profits		498
TOTAL EQUITY CAPITAL	$ 898	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 9,728

PETERSBURG, THE GRANT COUNTY BANK

President, GEORGE B. MOOMAU *Cashier*, SHIRLEY D. YOKUM

ASSETS

Cash and due from depository institutions		$ 1,704
U.S. Treasury securities		1,100
Obligations of other U.S. Government agencies and corporations		3,600
Obligations of States and political subdivisions in the United States		5,425
Federal funds sold and securities purchased under agreements to resell		2,500
Loans		16,755
Bank premises, furniture and fixtures, and other assets representing bank premises		610
Other assets		276
TOTAL ASSETS		$ 31,970

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 7,371
Time and savings deposits of individuals, partnerships and corporations		18,005
Deposits of United States Government		194
Deposits of States and political subdivisions in the United States		2,548
Certified and officers' checks		126
TOTAL DEPOSITS	$ 28,244	
Other liabilities for borrowed money		117
Other liabilities		230
TOTAL LIABILITIES	$ 28,591	
Common Stock		500
Surplus		1,000
Undivided profits		1,827
Reserves for contingencies and other capital reserves		52
TOTAL EQUITY CAPITAL	$ 3,379	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 31,970

PETERSBURG, POTOMAC VALLEY BANK

President, GEORGE B. HALTERMAN *Cashier*, F. RICHARD THOMPSON

ASSETS

Cash and due from depository institutions		$ 1,635
U.S. Treasury securities		1,949
Obligations of other U.S. Government agencies and corporations		963
Obligations of States and political subdivisions in the United States		5,077
Other bonds, notes and debentures		100
Federal Reserve stock and corporate stock		26
Federal funds sold and securities purchased under agreements to resell		3,500
Loans		14,381
Bank premises, furniture and fixtures, and other assets representing bank premises		197
Other assets		284
TOTAL ASSETS		$ 28,112

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 5,777
Time and savings deposits of individuals, partnerships and corporations		17,425
Deposits of States and political subdivisions in the United States		2,019
Certified and officers' checks		86
TOTAL DEPOSITS	$ 25,307	
Other liabilities		384
TOTAL LIABILITIES	$ 25,691	
Common Stock		275
Surplus		600
Undivided profits		1,541
Reserves for contingencies and other capital reserves		5
TOTAL EQUITY CAPITAL	$ 2,421	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 28,112

PHILIPPI, BARBOUR COUNTY BANK

President, W. O. LANTZ *Cashier*, W. J. WRIGHT

ASSETS

Cash and due from depository institutions		$ 4,826
U.S. Treasury securities		1,509
Obligations of other U.S. Government agencies and corporations		4,032
Obligations of States and political subdivisions in the United States		2,473
Other bonds, notes and debentures		173
Federal Reserve stock and corporate stock		40
Federal funds sold and securities purchased under agreements to resell		425
Loans		13,234
Bank premises, furniture and fixtures, and other assets representing bank premises		447
Other assets		335
TOTAL ASSETS		$ 27,494

LIABILITIES

Demand deposits of individuals, partnerships and corporations		2,661
Time and savings deposits of individuals, partnerships and corporations		18,498
Deposits of United States Government		3
Deposits of States and political subdivisions in the United States		4,159
Certified and officers' checks		120
TOTAL DEPOSITS	$ 25,441	
Other liabilities for borrowed money		13
Other liabilities		242
TOTAL LIABILITIES	$ 25,696	
Common Stock		320
Surplus		1,000
Undivided profits		465
Reserves for contingencies and other capital reserves		13
TOTAL EQUITY CAPITAL	$ 1,798	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 27,494

PINEVILLE, THE CASTLE ROCK BANK OF PINEVILLE

President, G. W. HINES *Cashier,* DYMPLE G. BALL

ASSETS

Cash and due from depository institutions		$ 2,355
U.S. Treasury securities		1,103
Obligations of other U.S. Government agencies and corporations		1,400
Obligations of States and political subdivisions in the United States		7,429
Loans		25,069
Bank premises, furniture and fixtures, and other assets representing bank premises		829
Other assets		422
TOTAL ASSETS		$ 38,607

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 9,243
Time and savings deposits of individuals, partnerships and corporations		19,909
Deposits of United States Government		39
Deposits of States and political subdivisions in the United States		3,829
Certified and officers' checks		255
TOTAL DEPOSITS	$ 33,275	
Interest-bearing demand notes (notes balances) issued to the U.S. Treasury		374
Other liabilities		544
TOTAL LIABILITIES	$ 34,193	
Common Stock		400
Surplus		800
Undivided profits		3,159
Reserves for contingencies and other capital reserves		55
TOTAL EQUITY CAPITAL	$ 4,414	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 38,607

POINT PLEASANT, THE PEOPLES BANK OF POINT PLEASANT

President, VITUS HARTLEY, JR. *Cashier,* JEANNE M. BARNEY

ASSETS

Cash and due from depository institutions		$ 1,103
U.S. Treasury securities		799
Obligations of other U.S. Government agencies and corporations		1,282
Obligations of States and political subdivisions in the United States		2,258
Other bonds, notes and debentures		523
Federal funds sold and securities purchased under agreements to resell		665
Loans		15,705
Bank premises, furniture and fixtures, and other assets representing bank premises		823
Other assets		206
TOTAL ASSETS		$ 23,364

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,937
Time and savings deposits of individuals, partnerships and corporations		14,956
Deposits of United States Government		3
Deposits of States and political subdivisions in the United States		862
Certified and officers' checks		150
TOTAL DEPOSITS	$ 19,908	
Mortgage indebtedness and liability for capitalized leases		351
Other liabilities		816
TOTAL LIABILITIES	$ 21,075	
Common Stock		993
Surplus		548
Undivided profits		685
Reserves for contingencies and other capital reserves		63
TOTAL EQUITY CAPITAL	$ 2,289	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 23,364

PRINCETON, MERCER COUNTY BANK

President, JAMES W. THOMPSON *Cashier,* FRED MCKENZIE

ASSETS

Cash and due from depository institutions		$ 3,895
U.S. Treasury securities		2,084
Obligations of other U.S. Government agencies and corporations		7,982
Obligations of States and political subdivisions in the United States		10,174
Other bonds, notes and debentures		25
Federal funds sold and securities purchased under agreements to resell		3,325
Loans		27,241
Bank premises, furniture and fixtures, and other assets representing bank premises		1,359
Other assets		711
TOTAL ASSETS		$ 56,796

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 10,571
Time and savings deposits of individuals, partnerships and corporations		38,496
Deposits of United States Government		165
Deposits of States and political subdivisions in the United States		863
Certified and officers' checks		247
TOTAL DEPOSITS	$ 50,342	
Other liabilities for borrowed money		1,119
Other liabilities		836
TOTAL LIABILITIES	$ 52,297	
Common Stock		500
Surplus		716
Undivided profits		3,283
TOTAL EQUITY CAPITAL	$ 4,499	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 56,796

PRINCETON, PRINCETON BANK AND TRUST COMPANY

President, CURRY W. BLANK *Cashier,* JOHN P. MCCABE

ASSETS

Cash and due from depository institutions		$ 15,083
U.S. Treasury securities		2,492
Obligations of other U.S. Government agencies and corporations		6,025
Obligations of States and political subdivisions in the United States		13,780
Other bonds, notes and debentures		70
Federal Reserve stock and corporate stock		187
Federal funds sold and securities purchased under agreements to resell		3,650
Loans		75,794
Bank premises, furniture and fixtures, and other assets representing bank premises		2,640
Real estate owned other than bank premises		12
Other assets		1,378
TOTAL ASSETS		$ 121,111

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 19,486
Time and savings deposits of individuals, partnerships and corporations		70,996
Deposits of United States Government		40
Deposits of States and political subdivisions in the United States		15,119
Deposits of commercial banks		2,053
Certified and officers' checks		447
TOTAL DEPOSITS	$108,141	
Federal Funds purchased and securities sold under agreements to repurchase		807
Interest-bearing demand notes (note balances) issued to the U.S. Treasury		552
Mortgage indebtedness and liability for capitalized leases		8
Other liabilities		2,062
TOTAL LIABILITIES	$111,570	
Common Stock		2,619
Surplus		3,609
Undivided profits		3,313
TOTAL EQUITY CAPITAL	$ 9,541	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 121,111

RAINELLE, FIRST STATE BANK & TRUST

President, CARLIN K. HARMON *Cashier,* V. N. MINTER

ASSETS

Cash and due from depository institutions		$ 1,156
U.S. Treasury securities		599
Obligations of other U.S. Government agencies and corporations		2,900
Obligations of States and political subdivisions in the United States		2,821
Federal funds sold and securities purchased under agreements to resell		900
Loans		9,700
Bank premises, furniture and fixtures, and other assets representing bank premises		563
Other assets		184
TOTAL ASSETS		$ 18,823

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,193
Time and savings deposits of individuals, partnerships and corporations		11,828
Deposits of United States Government		1
Deposits of States and political subdivisions in the United States		799
Certified and officers' checks		113
TOTAL DEPOSITS	$ 16,934	
Other liabilities		276
TOTAL LIABILITIES	$ 17,210	
Common Stock		240
Surplus		400
Undivided profits		973
TOTAL EQUITY CAPITAL	$ 1,613	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 18,823

RANSON, BLAKELEY BANK AND TRUST COMPANY

President, J. R. HUYETT *Cashier,* J. R. HUYETT

ASSETS

Cash and due from depository institutions		$ 2,060
U.S. Treasury securities		854
Obligations of other U.S. Government agencies and corporations		50
Obligations of States and political subdivisions in the United States		1,317
Federal Reserve stock and corporate stock		28
Federal funds sold and securities purchased under agreements to resell		2,250
Loans		11,827
Bank premises, furniture and fixtures, and other assets representing bank premises		863
Real estate owned other than bank premises		58
Other assets		162
TOTAL ASSETS		$ 19,469

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 5,402
Time and savings deposits of individuals, partnerships and corporations		11,078
Deposits of United States Government		4
Deposits of States and political subdivisions in the United States		622
Deposits of commercial banks		35
Certified and officers' checks		106
TOTAL DEPOSITS	$ 17,247	
Mortgage indebtedness and liability for capitalized leases		37
Other liabilities		229
TOTAL LIABILITIES	$ 17,513	
Common Stock		484
Surplus		448
Undivided profits		1,024
TOTAL EQUITY CAPITAL	$ 1,956	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 19,469

RAVENSWOOD, JACKSON COUNTY BANK

President, CLAYMORE ROWLEY *Cashier,* BRUCE BINGHAM

ASSETS

Cash and due from depository institutions		$ 1,836
U.S. Treasury securities		2,999
Obligations of other U.S. Government agencies and corporations		1,151
Obligations of States and political subdivisions in the United States		2,567
Federal funds sold and securities purchased under agreements to resell		2,975
Loans		11,512
Bank premises, furniture and fixtures, and other assets representing bank premises		394
Real estate owned other than bank premises		2
Other assets		218
TOTAL ASSETS		$ 23,654

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 7,624
Time and savings deposits of individuals, partnerships and corporations		10,959
Deposits of United States Government		8
Deposits of States and political subdivisions in the United States		2,192
Certified and officers' checks		129
TOTAL DEPOSITS	$ 20,912	
Other liabilities		256
TOTAL LIABILITIES	$ 21,168	
Common Stock		640
Surplus		860
Undivided profits		986
TOTAL EQUITY CAPITAL	$ 2,486	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 23,654

RICHWOOD, PEOPLES BANK OF RICHWOOD, INC.

President, BRONSON MCCLUNG *Cashier,* MARION B. MYERS

ASSETS

Cash and due from depository institutions		$ 2,317
U.S. Treasury securities		1,200
Obligations of other U.S. Government agencies and corporations		3,411
Obligations of States and political subdivisions in the United States		5,595
Federal funds sold and securities purchased under agreements to resell		130
Loans		14,189
Bank premises, furniture and fixtures, and other assets representing bank premises		788
Other assets		314
TOTAL ASSETS		$ 27,944

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,575
Time and savings deposits of individuals, partnerships and corporations		16,831
Deposits of States and political subdivisions in the United States		2,222
Deposits of commercial banks		100
Certified and officers' checks		199
TOTAL DEPOSITS	$ 23,927	
Other liabilities for borrowed money		1,492
Other liabilities		342
TOTAL LIABILITIES	$ 25,761	
Subordinated notes and debentures		300
Common Stock		181
Surplus		1,100
Undivided profits		602
TOTAL EQUITY CAPITAL	$ 1,883	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 27,944

RIPLEY, BANK OF RIPLEY

President, JAMES J. ROBINSON *Cashier,* MICHAEL F. HALL

ASSETS

Cash and due from depository institutions		$ 1,689
U.S. Treasury securities		1,984
Obligations of other U.S. Government agencies and corporations		670
Obligations of States and political subdivisions in the United States		1,442
Federal Reserve stock and corporate stock		40
Federal funds sold and securities purchased under agreements to resell		800
Loans		15,279
Bank premises, furniture and fixtures, and other assets representing bank premises		843
Real estate owned other than bank premises		50
Other assets		29
TOTAL ASSETS		$ 22,826

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 5,334
Time and savings deposits of individuals, partnerships and corporations		13,624
Deposits of States and political subdivisions in the United States		1,185
Certified and officers' checks		237
TOTAL DEPOSITS	$ 20,380	
Other liabilities for borrowed money		363
Other liabilities		40
TOTAL LIABILITIES	$ 20,783	
Common Stock		323
Surplus		1,000
Undivided profits		666
Reserves for contingencies and other capital reserves		54
TOTAL EQUITY CAPITAL	$ 2,043	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 22,826

ROMNEY, THE BANK OF ROMNEY

President, MARLIN C. BIGGS *Cashier,* LAWRENCE E. FOLEY

ASSETS

Cash and due from depository institutions		$ 1,615
U.S. Treasury securities		1,397
Obligations of other U.S. Government agencies and corporations		3,100
Obligations of States and political subdivisions in the United States		3,088
Federal Reserve stock and corporate stock		33
Federal funds sold and securities purchased under agreements to resell		1,810
Loans		15,780
Bank premises, furniture and fixtures, and other assets representing bank premises		284
Other assets		372
TOTAL ASSETS		$ 27,479

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 5,416
Time and savings deposits of individuals, partnerships and corporations		17,793
Deposits of United States Government		12
Deposits of States and political subdivisions in the United States		1,780
Certified and officers' checks		150
TOTAL DEPOSITS	$ 25,151	
Other liabilities		352
TOTAL LIABILITIES	$ 25,503	
Common Stock		100
Surplus		1,000
Undivided profits		876
TOTAL EQUITY CAPITAL	$ 1,976	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 27,479

ST. ALBANS, THE BANK OF ST. ALBANS

President, WM. H. ZERKLE *Cashier,* L. C. BYRNSIDE

ASSETS

Cash and due from depository institutions		$ 4,905
U.S. Treasury securities		6,546
Obligations of other U.S. Government agencies and corporations		12,344
Obligations of States and political subdivisions in the United States		5,918
Federal Reserve stock and corporate stock		68
Federal funds sold and securities purchased under agreements to resell		2,675
Loans		37,492
Bank premises, furniture and fixtures, and other assets representing bank premises		1,104
Other assets		703
TOTAL ASSETS		$ 71,755

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 14,588
Time and savings deposits of individuals, partnerships and corporations		50,595
Deposits of United States Government		110
Deposits of States and political subdivisions in the United States		185
Certified and officers' checks		403
TOTAL DEPOSITS	$ 65,881	
Other liabilities		875
TOTAL LIABILITIES	$ 66,756	
Subordinated notes and debentures		100
Common Stock		1,336
Surplus		925
Undivided profits		2,638
TOTAL EQUITY CAPITAL	$ 4,899	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 71,755

ST. MARYS, PLEASANTS COUNTY BANK

President, LEO A. TULLIUS *Cashier,* MARLENE MEDLEY

ASSETS

Cash and due from depository institutions		$ 1,688
U.S. Treasury securities		2,300
Obligations of other U.S. Government agencies and corporations		1,807
Obligations of States and political subdivisions in the United States		1,968
Federal Reserve stock and corporate stock		33
Federal funds sold and securities purchased under agreements to resell		4,300
Loans		10,142
Bank premises, furniture and fixtures, and other assets representing bank premises		185
Real estate owned other than bank premises		64
Other assets		7
TOTAL ASSETS		$ 22,494

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,149
Time and savings deposits of individuals, partnerships and corporations		14,328
Deposits of United States Government		9
Deposits of States and political subdivisions in the United States		1,757
Certified and officers' checks		95
TOTAL DEPOSITS	$ 20,338	
Other liabilities		324
TOTAL LIABILITIES	$ 20,662	
Subordinated notes and debentures		300
Common Stock		438
Surplus		650
Undivided profits		390
Reserves for contingencies and other capital reserves		54
TOTAL EQUITY CAPITAL	$ 1,532	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 22,494

SHEPHERDSTOWN, JEFFERSON SECURITY BANK

President, SAM M. SKINNER *Cashier,* DENVER L. HIPP

ASSETS

Cash and due from depository institutions		$ 1,666
U.S. Treasury securities		2,535
Other bonds, notes and debentures		1
Federal funds sold and securities purchased under agreements to resell		2,600
Loans		10,595
Bank premises, furniture and fixtures, and other assets representing bank premises		702
Real estate owned other than bank premises		60
Other assets		13
TOTAL ASSETS		$ 18,172

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,926
Time and savings deposits of individuals, partnerships and corporations		10,992
Deposits of United States Government		15
Deposits of States and political subdivisions in the United States		2,677
Certified and officers' checks		83
TOTAL DEPOSITS	$ 16,693	
Mortgage indebtedness and liability for capitalized leases		33
Other liabilities		7
TOTAL LIABILITIES	$ 16,733	
Common Stock		120
Surplus		750
Undivided profits		558
Reserves for contingencies and other capital reserves		11
TOTAL EQUITY CAPITAL	$ 1,439	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 18,172

SHINNSTON, BANK OF SHINNSTON

President, LANNY D. DOERR *Cashier,* SAMUEL A. GUARASCIO

ASSETS

Cash and due from depository institutions		$ 1,528
U.S. Treasury securities		3,050
Obligations of other U.S. Government agencies and corporations		3,815
Obligations of States and political subdivisions in the United States		6,998
Federal funds sold and securities purchased under agreements to resell		1,800
Loans		18,948
Bank premises, furniture and fixtures, and other assets representing bank premises		566
Real estate owned other than bank premises		45
Other assets		421
TOTAL ASSETS		$ 37,171

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 7,300
Time and savings deposits of individuals, partnerships and corporations		24,556
Deposits of United States Government		31
Deposits of States and political subdivisions in the United States		777
Certified and officers' checks		208
TOTAL DEPOSITS	$ 32,872	
Other liabilities		488
TOTAL LIABILITIES	$ 33,360	
Subordinated notes and debentures		350
Common Stock		400
Surplus		1,100
Undivided profits		1,656
Reserves for contingencies and other capital reserves		305
TOTAL EQUITY CAPITAL	$ 3,461	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 37,171

SISSONVILLE, BANK OF SISSONVILLE

President, JAMES P. BAZZLE — *Cashier*, DAVID B. KELLEY

ASSETS

Cash and due from depository institutions		$ 558
U.S. Treasury securities		200
Obligations of other U.S. Government agencies and corporations		1,704
Obligations of States and political subdivisions in the United States		304
Other bonds, notes, and debentures		90
Federal funds sold and securities purchased under agreements to resell		1,550
Loans		4,569
Bank premises, furniture and fixtures, and other assets representing bank premises		396
Other assets		230
TOTAL ASSETS		$ 9,601

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,025
Time and savings deposits of individuals, partnerships and corporations		6,035
Deposits of United States Government		20
Deposits of States and political subdivisions in the United States		301
Certified and officers' checks		60
TOTAL DEPOSITS	$ 8,441	
Federal funds purchased and securities sold under agreements to repurchase		45
Other liabilities		165
TOTAL LIABILITIES	$ 8,651	
Common Stock		250
Surplus		250
Undivided profits		450
TOTAL EQUITY CAPITAL	$ 950	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 9,601

SISTERSVILLE, FIRST-TYLER BANK & TRUST CO.

President, T. E. MENIGHAN — *Cashier*, R. O. HANLIN

ASSETS

Cash and due from depository institutions		$ 1,589
U.S. Treasury securities		1,960
Obligations of other U.S. Government agencies and corporations		903
Obligations of States and political subdivisions in the United States		493
Other bonds, notes and debentures		472
Federal Reserve stock and corporate stock		30
Federal funds sold and securities purchased under agreements to resell		2,650
Loans		3,949
Bank premises, furniture and fixtures, and other assets representing bank premises		71
Other assets		6
TOTAL ASSETS		$ 12,073

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 4,608
Time and savings deposits of individuals, partnerships and corporations		4,967
Deposits of United States Government		9
Deposits of States and political subdivisions in the United States		366
Certified and officers' checks		60
TOTAL DEPOSITS	$ 10,010	
TOTAL LIABILITIES	$ 10,010	
Common Stock		200
Surplus		800
Undivided profits		1,008
Reserves for contingencies and other capital reserves		55
TOTAL EQUITY CAPITAL	$ 2,063	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 12,073

SOUTH CHARLESTON, THE CHEMICAL BANK AND TRUST COMPANY

President, AUBREY E. ORCUTT *Cashier,* GLENN E. DUNLAP

ASSETS

Cash and due from depository institutions		$ 2,757
U.S. Treasury securities		498
Obligations of other U.S. Government agencies and corporations		6,505
Obligations of States and political subdivisions in the United States		6,695
Other bonds, notes and debentures		8
Federal funds sold and securities purchased under agreements to resell		3,700
Loans		27,919
Bank premises, furniture and fixtures, and other assets representing bank premises		1,135
Real estate owned other than bank premises		65
Other assets		780
TOTAL ASSETS		$ 50,062

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 10,370
Time and savings deposits of individuals, partnerships and corporations		31,741
Deposits of United States Government		52
Deposits of States and political subdivisions in the United States		2,752
Deposits of commercial banks		25
Certified and officers' checks		314
TOTAL DEPOSITS	$ 45,254	
Interest-bearing demand notes (note balances) issued to the U.S. Treasury		262
Other liabilities for borrowed money		165
Mortgage indebtedness and liability for capitalized leases		108
Other liabilities		687
TOTAL LIABILITIES	$ 46,476	
Common Stock		1,525
Surplus		1,000
Undivided profits		1,061
TOTAL EQUITY CAPITAL	$ 3,586	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 50,062

SOUTH CHARLESTON, DOLLAR SECURITY BANK

President, PAUL DAVIDSON *Cashier,* BRENDA K. ROBERTSON

ASSETS

Cash and due from depository institutions		$ 173
U.S. Treasury securities		797
Federal funds sold and securities purchased under agreements to resell		20
Loans		1,173
Bank premises, furniture and fixtures, and other assets representing bank premises		127
Other assets		28
TOTAL ASSETS		$ 2,318

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 349
Time and savings deposits of individuals, partnerships and corporations		1,111
Deposits of States and political subdivisions in the United States		200
Certified and officers' checks		17
TOTAL DEPOSITS	$ 1,677	
Other liabilities		91
TOTAL LIABILITIES	$ 1,768	
Common Stock		138
Surplus		481
Undivided profits		(69)
TOTAL EQUITY CAPITAL	$ 550	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 2,318

SPENCER, THE TRADERS BANK

President, CORLIS HARRIS *Cashier,* GEORGE LOONEY

ASSETS

Cash and due from depository institutions		$ 2,300
U.S. Treasury securities		501
Obligations of other U.S. Government agencies and corporations		2,585
Obligations of States and political subdivisions in the United States		6,342
Other bonds, notes and debentures		141
Federal Reserve stock and corporate stock		41
Federal funds sold and securities purchased under agreements to resell		1,400
Loans		29,194
Bank premises, furniture and fixtures, and other assets representing bank premises		855
Real estate owned other than bank premises		147
Other assets		376
TOTAL ASSETS		$ 43,882

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 9,222
Time and savings deposits of individuals, partnerships and corporations		29,702
Deposits of United States Government		8
Deposits of States and political subdivisions in the United States		651
Certified and officers' checks		160
TOTAL DEPOSITS	$ 39,743	
Interest-bearing demand notes (note balances) issued to the U.S. Treasury		139
Mortgage indebtedness and liability for capitalized leases		19
Other liabilities		564
TOTAL LIABILITIES	$ 40,465	
Common Stock		800
Surplus		450
Undivided profits		2,067
TOTAL EQUITY CAPITAL	$ 3,417	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 43,882

SUMMERSVILLE, FARMERS AND MERCHANTS BANK OF SUMMERSVILLE

President, B. P. WHITLOCK *V.P. & Cashier,* OPAL BELL

ASSETS

Cash and due from depository institutions		$ 2,820
U.S. Treasury securities		1,599
Obligations of other U.S. Government agencies and corporations		1,855
Obligations of States and political subdivisions in the United States		5,348
Federal Reserve stock and corporate stock		67
Federal funds sold and securities purchased under agreements to resell		1,830
Loans		26,192
Bank premises, furniture and fixtures, and other assets representing bank premises		837
Real estate owned other than bank premises		133
Other assets		451
TOTAL ASSETS		$ 41,132

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 9,226
Time and savings deposits of individuals, partnerships and corporations		26,372
Deposits of United States Government		1
Deposits of States and political subdivisions in the United States		1,761
Certified and officers' checks		311
TOTAL DEPOSITS	$ 37,671	
Other liabilities for borrowed money		146
Other liabilities		444
TOTAL LIABILITIES	$ 38,261	
Common Stock		620
Surplus		1,600
Undivided profits		651
TOTAL EQUITY CAPITAL	$ 2,871	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 41,132

SUMMERSVILLE, NICHOLAS COUNTY BANK

President, L. N. McCUTCHEON, II *Cashier*, KENNETH HESS

ASSETS

Cash and due from depository institutions		$ 2,604
U.S. Treasury securities		4,814
Obligations of other U.S. Government agencies and corporations		2,238
Obligations of States and political subdivisions in the United States		7,184
Federal funds sold and securities purchased under agreements to resell		3,550
Loans		20,064
Bank premises, furniture and fixtures, and other assets representing bank premises		1,335
Real estate owned other than bank premises		141
Other assets		309
TOTAL ASSETS		$ 42,239

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 9,251
Time and savings deposits of individuals, partnerships and corporations		27,727
Deposits of United States Government		31
Deposits of States and political subdivisions in the United States		720
Certified and officers' checks		188
TOTAL DEPOSITS	$ 37,917	
Mortgage indebtedness and liability for capitalized leases		100
Other liabilities		552
TOTAL LIABILITIES	$ 38,569	
Common Stock		1,100
Surplus		1,100
Undivided profits		1,455
Reserves for contingencies and other capital reserves		15
TOTAL EQUITY CAPITAL	$ 3,670	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 42,239

TERRA ALTA, THE TERRA ALTA BANK

President, P. R. WATSON *Cashier*, KENNETH FRANKHOUSER

ASSETS

Cash and due from depository institutions		$ 721
U.S. Treasury securities		824
Obligations of other U.S. Government agencies and corporations		1,605
Obligations of States and political subdivisions in the United States		635
Federal funds sold and securities purchased under agreements to resell		475
Loans		2,967
Bank premises, furniture and fixtures, and other assets representing bank premises		59
Other assets		63
TOTAL ASSETS		$ 7,349

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 1,219
Time and savings deposits of individuals, partnerships and corporations		5,188
Deposits of United States Government		5
Deposits of States and political subdivisions in the United States		228
Certified and officers' checks		27
TOTAL DEPOSITS	$ 6,667	
Other liabilities		155
TOTAL LIABILITIES	$ 6,822	
Common Stock		140
Surplus		225
Undivided profits		123
Reserves for contingencies and other capital reserves		39
TOTAL EQUITY CAPITAL	$ 527	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 7,349

THOMAS, MINERS & MERCHANTS BANK

President, JOHN DEPOLLO *Cashier*, EDWARD R. KEPNER

ASSETS

Cash and due from depository institutions		$ 1,106
U.S. Treasury securities		799
Obligations of other U.S. Government agencies and corporations		200
Obligations of States and political subdivisions in the United States		1,028
Other bonds, notes, and debentures		9
Federal funds sold and securities purchased under agreements to resell		1,100
Loans		5,516
Bank premises, furniture and fixtures, and other assets representing bank premises		49
TOTAL ASSETS		$ 9,807

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 1,999
Time and savings deposits of individuals, partnerships and corporations		6,861
Deposits of United States Government		17
Deposits of States and political subdivisions in the United States		31
Certified and officers' checks		72
TOTAL DEPOSITS	$ 8,980	
TOTAL LIABILITIES	$ 8,980	
Common Stock		135
Surplus		215
Undivided profits		477
TOTAL EQUITY CAPITAL	$ 827	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 9,807

UNION, THE BANK OF MONROE

President, J. R. MCCOY *Cashier*, RALPH MANN

ASSETS

Cash and due from depository institutions		$ 1,273
U.S. Treasury securities		1,744
Obligations of other U.S. Government agencies and corporations		2,802
Obligations of States and political subdivisions in the United States		3,453
Federal Reserve stock and corporate stock		12
Federal funds sold and securities purchased under agreements to resell		100
Loans		6,382
Bank premises, furniture and fixtures, and other assets representing bank premises		141
Other assets		11
TOTAL ASSETS		$ 15,918

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,972
Time and savings deposits of individuals, partnerships, and corporations		9,867
Deposits of United States Government		8
Deposits of States and political subdivisions in the United States		239
Certified and officers' checks		57
TOTAL DEPOSITS	$ 14,143	
TOTAL LIABILITIES	$ 14,143	
Common Stock		100
Surplus		300
Undivided profits		1,375
TOTAL EQUITY CAPITAL	$ 1,775	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 15,918

WALTON, THE POCA VALLEY BANK

President, CLARENCE CANTERBURY *Cashier,* PHILIP B. ROBERTSON

ASSETS

Cash and due from depository institutions		$ 647
U.S. Treasury securities		1,580
Obligations of States and political subdivisions in the United States		536
Federal funds sold and securities purchased under agreements to resell		975
Loans		11,204
Bank premises, furniture and fixtures, and other assets representing bank premises		469
Real estate owned other than bank premises		34
Other assets		7
TOTAL ASSETS		$ 15,452

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,418
Time and savings deposits of individuals, partnerships and corporations		10,228
Deposits of United States Government		3
Deposits of States and political subdivisions in the United States		441
Certified and officers' checks		33
TOTAL DEPOSITS	$ 14,123	
TOTAL LIABILITIES	$ 14,123	
Common Stock		200
Surplus		600
Undivided profits		526
Reserves for contingencies and other capital reserves		3
TOTAL EQUITY CAPITAL	$ 1,329	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 15,452

WAR, THE BANK OF WAR

President, NOAH DELL'ORSO *Cashier,* JAMES E. SIZEMORE

ASSETS

Cash and due from depository institutions		$ 1,069
U.S. Treasury securities		1,398
Obligations of other U.S. Government agencies and corporations		858
Obligations of States and political subdivisions in the United States		6,294
Other bonds, notes, and debentures		2
Federal funds sold and securities purchased under agreements to resell		3,700
Loans		4,649
Bank premises, furniture and fixtures, and other assets representing bank premises		148
Real estate owned other than bank premises		105
Other assets		18
TOTAL ASSETS		$ 18,241

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,991
Time and savings deposits of individuals, partnerships and corporations		12,251
Deposits of United States Government		3
Deposits of States and political subdivisions in the United States		220
Certified and officers' checks		204
TOTAL DEPOSITS	$ 15,669	
Other liabilities		189
TOTAL LIABILITIES	$ 15,858	
Common Stock		198
Surplus		240
Undivided profits		1,945
TOTAL EQUITY CAPITAL	$ 2,383	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 18,241

WARDENSVILLE, CAPON VALLEY BANK

President, J. O. HEISHMAN *Cashier,* ALFRED J. LUDWIG

ASSETS

Cash and due from depository institutions		$ 885
U.S. Treasury securities		207
Obligations of other U.S. Government agencies and corporations		1,311
Obligations of States and political subdivisions in the United States		1,775
Federal Reserve stock and corporate stock		26
Federal funds sold and securities purchased under agreements to resell		1,300
Loans		10,147
Bank premises, furniture and fixtures, and other assets representing bank premises		149
Other assets		233
TOTAL ASSETS		$ 16,033

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,064
Time and savings deposits of individuals, partnerships and corporations		9,362
Deposits of United States Government		2
Deposits of States and political subdivisions in the United States		1,576
Certified and officers' checks		126
TOTAL DEPOSITS	$ 14,130	
Other liabilities for borrowed money		242
Other liabilities		235
TOTAL LIABILITIES	$ 14,607	
Common Stock		175
Surplus		678
Undivided profits		523
Reserves for contingencies and other capital reserves		50
TOTAL EQUITY CAPITAL	$ 1,426	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 16,033

WAYNE, WAYNE COUNTY BANK

President, B. R. PRICHARD *Cashier,* AUXIER L. MARCUM

ASSETS

Cash and due from depository institutions		$ 1,412
U.S. Treasury securities		1,498
Obligations of other U.S. Government agencies and corporations		2,099
Obligations of States and political subdivisions in the United States		8,927
Federal funds sold and securities purchased under agreements to resell		130
Loans		15,380
Bank premises, furniture and fixtures, and other assets representing bank premises		422
Real estate owned other than bank premises		7
Other assets		376
TOTAL ASSETS		$ 30,251

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 6,067
Time and savings deposits of individuals, partnerships and corporations		18,241
Deposits of United States Government		10
Deposits of States and political subdivisions in the United States		2,603
Certified and officers' checks		162
TOTAL DEPOSITS	$ 27,083	
Other liabilities		344
TOTAL LIABILITIES	$ 27,427	
Common Stock		342
Surplus		411
Undivided profits		2,071
TOTAL EQUITY CAPITAL	$ 2,824	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 30,251

WEIRTON, BANK OF WEIRTON

President, D. R. BILLHAM *Cashier,* R. F. PETRULOVICH

ASSETS

Cash and due from depository institutions		$ 3,537
U.S. Treasury securities		12,815
Obligations of other U.S. Government agencies and corporations		11
Obligations of States and political subdivisions in the United States		15,455
Other bonds, notes and debentures		15
Federal funds sold and securities purchased under agreements to resell		7,800
Loans		25,713
Bank premises, furniture and fixtures, and other assets representing bank premises		593
Other assets		598
TOTAL ASSETS		$ 66,537

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 12,653
Time and savings deposits of individuals, partnerships and corporations		42,642
Deposits of United States Government		21
Deposits of States and political subdivisions in the United States		589
Certified and officers' checks		529
TOTAL DEPOSITS	$ 56,434	
Other liabilities		825
TOTAL LIABILITIES	$ 57,259	
Common Stock		800
Surplus		3,000
Undivided profits		5,334
Reserves for contingencies and other capital reserves		144
TOTAL EQUITY CAPITAL	$ 9,278	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 66,537

WEIRTON, CITIZENS BANK OF WEIRTON

President, ALEXANDER G. BELLAS *Cashier,* GREGORY A. CALEVRO

ASSETS

Cash and due from depository institutions		$ 2,122
U.S. Treasury securities		1,323
Obligations of other U.S. Goverament agencies and corporations		3,091
Obligations of States and political subdivisions in the United States		3,900
Federal funds sold and securities purchased under agreements to resell		1,200
Loans		16,548
Bank premises, furniture and fixtures, and other assets representing bank premises		878
Real estate owned other than bank premises		3
Other assets		314
TOTAL ASSETS		$ 29,379

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,821
Time and savings deposits of individuals, partnerships and corporations		17,817
Deposits of United States Government		3
Deposits of States and political subdivisions in the United States		4,853
Certified and officers' checks		136
TOTAL DEPOSITS	$ 26,630	
Other liabilities		551
TOTAL LIABILITIES	$ 27,181	
Subordinated notes and debentures		245
Common Stock		250
Surplus		1,000
Undivided profits		703
TOTAL EQUITY CAPITAL	$ 1,953	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 29,379

WEIRTON, THE PEOPLES BANK

President, R. E. WICKHAM — *Vice President & Cashier*, R. L. HEALE

ASSETS

Cash and due from depository institutions		$ 2,365
U.S. Treasury securities		7,765
Obligations of other U.S. Government agencies and corporations		3,008
Obligations of States and political subdivisions in the United States		12,513
Other bonds, notes and debentures		52
Federal funds sold and securities purchased under agreements to resell		4,200
Loans		20,259
Bank premises, furniture and fixtures, and other assets representing bank premises		546
Other assets		516
TOTAL ASSETS		$ 51,224

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 8,462
Time and savings deposits of individuals, partnerships and corporations		34,389
Deposits of United States Government		12
Deposits of States and political subdivisions in the United States		695
Deposits of commercial banks		5
Certified and officers' checks		281
TOTAL DEPOSITS	$ 43,844	
Other liabilities		667
TOTAL LIABILITIES	$ 44,511	
Common Stock		500
Surplus		2,000
Undivided profits		4,071
Reserves for contingencies and other capital reserves		142
TOTAL EQUITY CAPITAL	$ 6,713	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 51,224

WELLSBURG, WELLSBURG BANKING & TRUST CO.

President, LAURA G. INMAN — *Cashier*, RICHARD F. MCCREARY

ASSETS

Cash and due from depository institutions		$ 951
U.S. Treasury securities		3,013
Obligations of other U.S. Government agencies and corporations		58
Obligations of States and political subdivisions in the United States		2,099
Loans		7,514
Bank premises, furniture and fixtures, and other assets representing bank premises		375
Other assets		31
TOTAL ASSETS		$ 14,041

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,123
Time and savings deposits of individuals, partnerships and corporations		8,964
Deposits of United States Government		188
Deposits of States and political subdivisions in the United States		243
Certified and officers' checks		89
TOTAL DEPOSITS	$ 12,607	
Other liabilities		52
TOTAL LIABILITIES	$ 12,659	
Common Stock		100
Surplus		800
Undivided profits		482
TOTAL EQUITY CAPITAL	$ 1,382	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 14,041

WESTON, THE CITIZENS BANK OF WESTON

President, FRANK CIRIGLIANO *Cashier,* JOHN W. BURDISS

ASSETS

Cash and due from depository institutions		$ 3,260
U.S. Treasury securities		2,913
Obligations of other U.S. Government agencies and corporations		2,457
Obligations of States and political subdivisions in the United States		8,946
Other bonds, notes, and debentures		200
Federal funds sold and securities purchased under agreements to resell		600
Loans		20,983
Bank premises, furniture and fixtures, and other assets representing bank premises		2,713
Real estate owned other than bank premises		2
Other assets		380
TOTAL ASSETS		$ 42,454

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 10,562
Time and savings deposits of individuals, partnerships and corporations		23,630
Deposits of States and political subdivisions in the United States		1,760
Certified and officers' checks		232
TOTAL DEPOSITS	$ 36,184	
Federal funds purchased and securities sold under agreements to repurchase		72
Other liabilities		495
TOTAL LIABILITIES	$ 36,751	
Common Stock		350
Surplus		2,500
Undivided profits		2,853
TOTAL EQUITY CAPITAL	$ 5,703	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 42,454

WESTOVER, THE WESTOVER BANK

President, WILLIAM E. COLEMAN *Cashier,*

ASSETS

Cash and due from depository institutions		$ 941
U.S. Treasury securities		1,702
Obligations of other U.S. Government agencies and corporations		2,518
Obligations of States and political subdivisions in the United States		2,592
Federal funds sold and securities purchased under agreements to resell		100
Loans		15,271
Bank premises, furniture and fixtures, and other assets representing bank premises		820
Other assets		188
TOTAL ASSETS		$ 24,132

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 5,263
Time and savings deposits of individuals, partnerships and corporations		15,658
Deposits of United States Government		7
Deposits of States and political subdivisions in the United States		203
Certified and officers' checks		254
TOTAL DEPOSITS	$ 21,385	
Federal funds purchased and securities sold under agreements to repurchase		487
Other liabilities		352
TOTAL LIABILITIES	$ 22,224	
Common Stock		500
Surplus		749
Undivided profits		614
Reserves for contingencies and other capital reserves		45
TOTAL EQUITY CAPITAL	$ 1,908	
TOTAL LIABILITIES		$ 24,132

WEST UNION, WEST UNION BANK

President, ROBERT L. HOLLAND *Cashier,* DENNIS H. POWELL

ASSETS

Cash and due from depository institutions		$ 511
U.S. Treasury securities		199
Obligations of other U.S. Government agencies and corporations		3,250
Obligations of States and political subdivisions in the United States		2,041
Federal funds sold and securities purchased under agreements to resell		1,050
Loans		6,136
Bank premises, furniture and fixtures, and other assets representing bank premises		318
Other assets		3
TOTAL ASSETS		$ 13,508

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 2,104
Time and savings deposits of individuals, partnerships and corporations		9,683
Deposits of States and political subdivisions in the United States		125
Deposits of commerical banks		92
Certified and officers' checks		15
TOTAL DEPOSITS	$ 12,019	
TOTAL LIABILITIES	$ 12,019	
Common Stock		250
Surplus		300
Reserves for contingencies and other capital reserves		939
TOTAL EQUITY CAPITAL	$ 1,489	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 13,508

WHEELING, THE BANK OF WHEELING

President, LAWRENCE P. FINNERAN *Cashier,* BRUCE E. WILSON

ASSETS

Cash and due from depository institutions		$ 1,359
U.S. Treasury securities		1,324
Obligations of other U.S. Government agencies and corporations		1,607
Obligations of States and political subdivisions in the United States		1,499
Federal funds sold and securities purchased under agreements to resell		2,130
Loans		12,010
Bank premises, furniture and fixtures, and other assets representing bank premises		580
Other assets		249
TOTAL ASSETS		$ 20,758

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 3,586
Time and savings deposits of individuals, partnerships and corporations		12,214
Deposits of States and political subdivisions in the United States		1,871
Certified and officers' checks		168
TOTAL DEPOSITS	$ 17,839	
Federal funds purchased and securities sold under agreements to repurchase		90
Interest-bearing demand notes (note balances) issued to the U.S. Treasury		148
Other liabilities for borrowed money		808
Other liabilities		340
TOTAL LIABILITIES	$ 19,225	
Common Stock		240
Surplus		605
Undivided profits		688
TOTAL EQUITY CAPITAL	$ 1,533	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 20,758

WHEELING, HALF DOLLAR TRUST AND SAVINGS BANK

President, CARLYLE D. FARNSWORTH *Cashier,* JACKIE ROTH

ASSETS

Cash and due from depository institutions		$ 4,492
U.S. Treasury securities		5,003
Obligations of other U.S. Government agencies and corporations		3,453
Obligations of States and political subdivisions in the United States		8,360
Federal Reserve stock and corporate stock		84
Loans		32,694
Bank premises, furniture and fixtures, and other assets representing bank premises		762
Other assets		544
TOTAL ASSETS		$ 55,892

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 12,845
Time and savings deposits of individuals, partnerships and corporations		30,807
Deposits of United States Government		1
Deposits of States and political subdivisions in the United States		4,222
Deposits of commercial banks		2
Certified and officers' checks		660
TOTAL DEPOSITS	$ 48,537	
Federal funds purchased and securities sold under agreements to repurchase		450
Interest-bearing demand notes (note balances) issued to the U.S. Treasury		1,196
Other liabilities for borrowed money		294
Other liabilities		837
TOTAL LIABILITIES	$ 51,314	
Common Stock		1,398
Surplus		1,398
Undivided profits		1,782
TOTAL EQUITY CAPITAL	$ 4,578	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 55,892

WHEELING, WHEELING DOLLAR SAVINGS & TRUST COMPANY

President, WALTER W. KNAUSS, Jr. *Cashier,*

ASSETS

Cash and due from depository institutions		$ 9,019
U.S. Treasury securities		34,292
Obligations of States and political subdivisions in the United States		22,890
Other bonds, notes, and debentures		505
Federal Reserve stock and corporate stock		402
Federal funds sold and securities purchased under agreements to resell		7,200
Loans		84,019
Lease financing receivables		16
Bank premises, furniture and fixtures, and other assets representing bank premises		6,926
Real estate owned other than bank premises		64
Other assets		2,910
TOTAL ASSETS		$ 168,243

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 29,018
Time and savings deposits of individuals, partnerships and corporations		83,903
Deposits of United States Government		230
Deposits of States and political subdivisions in the United States		303
Deposits of commercial banks		609
Certified and officers' checks		501
TOTAL DEPOSITS	$ 114,564	
Federal funds purchased and securities sold under agreements to repurchase		31,224
Interest-bearing demand notes (note balances) issued to the U.S. Treasury		905
Other liabilities for borrowed money		560
Other liabilities		2,512
TOTAL LIABILITIES	$149,765	
Common Stock		3,822
Surplus		9,000
Undivided profits		3,517
Reserves for contingencies and other capital reserves		2,139
TOTAL EQUITY CAPITAL	$ 18,478	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 168,243

WHITE SULPHUR SPRINGS, BANK OF WHITE SULPHUR SPRINGS

President, C. R. WALKUP *Cashier,* DONALD W. MURRAY

ASSETS

Cash and due from depository institutions		$ 2,417
U.S. Treasury securities		1,400
Obligations of other U.S. Government agencies and corporations		1,501
Obligations of States and political subdivisions in the United States		3,990
Federal Reserve stock and corporate stock		26
Federal funds sold and securities purchased under agreements to resell		225
Loans		18,004
Bank premises, furniture and fixtures, and other assets representing bank premises		486
Other assets		290
TOTAL ASSETS		$ 28,339

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 5,917
Time and savings deposits of individuals, partnerships and corporations		18,911
Deposits of United States Government		13
Deposits of States and political subdivisions in the United States		407
Certified and officers' checks		178
TOTAL DEPOSITS	$ 25,426	
Other liabilities for borrowed money		88
Mortgage indebtedness and liability for capitalized leases		283
Other liabilities		414
TOTAL LIABILITIES	$ 26,211	
Common Stock		525
Surplus		275
Undivided profits		1,328
TOTAL EQUITY CAPITAL	$ 2,128	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 28,339

WHITESVILLE, WHITESVILLE STATE BANK

President, CARL G. JARRELL *Cashier,* ROBERT L. MILAM

ASSETS

Cash and due from depository institutions		$ 3,191
U.S. Treasury securities		2,825
Obligations of other U.S. Government agencies and corporations		460
Obligations of States and political subdivisions in the United States		3,267
Federal funds sold and securities purchased under agreements to resell		2,250
Loans		10,637
Bank premises, furniture and fixtures, and other assets representing bank premises		511
Other assets		169
TOTAL ASSETS		$ 23,310

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 5,334
Time and savings deposits of individuals, partnerships and corporations		13,762
Deposits of United States Government		52
Deposits of States and political subdivisions in the United States		1,657
Certified and officers' checks		130
TOTAL DEPOSITS	$ 20,935	
Other liabilities		371
TOTAL LIABILITIES	$ 21,306	
Common Stock		50
Surplus		200
Undivided profits		1,754
TOTAL EQUITY CAPITAL	$ 2,004	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 23,310

WINFIELD, BANK OF WINFIELD

President, J. F. McCLANAHAN *Cashier*, RICHARD JORDAN

ASSETS

Cash and due from depository institutions		$ 319
U.S. Treasury securities		109
Obligations of other U.S. Government agencies and corporations		700
Federal funds sold and securities purchased under agreements to resell		590
Loans		1,698
Bank premises, furniture and fixtures, and *other assets representing bank premises*		353
Other assets		40
TOTAL ASSETS		$ 3,800

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 740
Time and savings deposits of individuals, partnerships and corporations		2,171
Deposits of States and political subdivisions in the United States		412
Certified and officers' checks		2
TOTAL DEPOSITS	$ 3,325	
Other liabilities		4
TOTAL LIABILITIES	$ 3,329	
Common Stock		260
Surplus		200
Undivided profits		11
TOTAL EQUITY CAPITAL	$ 471	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 3,800

STATE BANK FAILURES

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspension	Date Receiver Discharged
Auburn	Auburn Exchange Bank	Smith Hood	$ 170,357.83	$ 129,245.33	62.7	9- 6-29	10-13-42
Benwood	Bank of Benwood	Hayes Picklesimer	287,331.67	103,875.43	11.96	6-10-25	5-14-32
Benwood	Union Bank of Benwood	John H. Hoffman	181,167.86	108,352.94	87.5	2-23-32	10-26-44
Berkeley Springs	The Bank of Berkeley Springs	John H. Hoffman	509,234.40	416,688.03	93.7	8- 5-33	1- 4-44
Berkeley Springs	The Morgan County Bank	John H. Hoffman	242,650.00	175,933.98	102.2	10-31-31	9-14-43
Beverly	Beverly Bank	John H. Hoffman	51,029.79	20,562.54	100	5-25-31	3- 6-42
Blackville	The Dunkard Valley Bank	John H. Hoffman	243,535.62	179,718.16	53.5	8-28-31	2-14-44
Bluefield	Fidelity Bank and Trust Co.	Chas. L. Williams	No Record	No Record	84.25	9-22-11	No Record
Bluefield	Union Bank & Trust Co.	J. A. Hern	No Record	No Record	97.12	6-16-17	No Record
Bruceton Mills	Bruceton Bank	John H. Hoffman	531,629.82	456,607.60	68	10-14-31	5- 3-45
Buckhannon	Peoples Bank of West Virginia	Smith Hood	892,527.33	654,399.62	51.53	2- 5-29	1-22-42
Burnsville	Peoples Bank of Burnsville	John I. Bender	116,653.40	34,450.00	91	8- 4-19	6-29-34
Cabin Creek	Bank of Cabin Creek	Central Trust Company	127,763.22	88,204.64	47.5	7-24-26	1-29-32
Cairo	Bank of Cairo	Smith Hood	515,204.62	433,841.99	84.4	9-17-29	2-10-42
Camden-on-Gauley	Peoples Bank	John H. Hoffman	120,271.21	79,518.33	40	7-20-31	1-19-45
Cameron	Bank of Cameron	John H. Hoffman	701,254.58	530,175.57	115.3	10-20-31	3- 1-46
Charleston	Capital City Bank	W. M. Adkins	1,094,239.84	None	*48	10- 7-33	3-29-47
Charleston	Charleston Trust Co.	W. M. Adkins	1,618,535.95	1,005,907.80	73.39	5-27-33	3- 3-47
Charleston	Day & Night Bank	Central Trust Co.	954,542.81	747,501.74	100	7- 5-19	No Record
Charleston	Peoples Exchange Bank	W. M. Adkins	642,128.82	278,856.00	85	8-16-33	3-14-47
Charleston	Security Bank & Trust Co.	John H. Hoffman	1,042,500.23	446,108.56	106.7	4-19-33	5- 4-44
Charles Town	Farmers Bank & Trust Co.	Federal Deposit Insurance Corp.	1,262,325.27	1,172,488.24	**85.71	9- 1-37	10-18-43
Circleville	Circleville Bank	John H. Hoffman	131,209.38	84,477.36	115	12-29-31	12- 7-43
Clarksburg	Clarksburg Trust Co.	John H. Hoffman	2,161,558.09	1,581,674.90	82	6- 7-29	5-26-45
Clarksburg	Farmers Bank of Clarksburg	Smith Hood	997,660.44	729,677.04	104.18	12-13-29	8-17-43
Clarksburg	West Virginia Bank	John H. Hoffman	898,400.67	None	*20	1- 7-34	6-11-45
Davy	Bank of Davy	First National Bank of Welch	204,390.21	134,705.77	83.25	12-14-27	4- 7-33
Elm Grove	State Bank & Trust Co.	John H. Hoffman	1,592,983.83	1,043,636.43	106	1-27-33	11-20-45
Fairmont	Citizens Dollar Savings Bank	John Henshaw	200,700.98	161,752.65	27.75	3- 7-15	10-25-44
Fairmont	Monongahela Bank	Smith Hood	732,510.03	477,114.17	53.63	1-21-29	2-10-43
Fairview	Farmers & Merchants Bank	John H. Hoffman	504,109.30	365,800.90	65	8-30-33	6-13-45
Farmington	Bank of Farmington	John H. Hoffman	402,630.30	337,381.21	83.8	10- 8-31	11-30-45
Fayetteville	Bank of Fayette	John H. Hoffman	234,099.83	160,098.72	53.8	1-26-31	2-14-44

Flemington	Bank of Flemington	John H. Hoffman	190,351.04	122,311.23	47.5	9-26-31	2-10-44
Franklin	Farmers Bank of Pendleton	John H. Hoffman	633,350.69	457,623.04	84.1	12-20-31	12- 7-43
Franklin	The Franklin Bank	John H. Hoffman	351,868.51	230,006.72	98.9	12-19-31	12- 7-43
Gauley Bridge	Bank of Gauley Bridge	John H. Hoffman	201,349.62	110,323.61	111.5	7-13-33	2-14-44
Gilbert	Bank of Gilbert	C. B. Early	159,269.25	96,210.40	98.5	4- 3-26	1-22-40
Grafton	Grafton Bank	Hugh R. Warder	No Record	No Record	78	1915	No Record
Grafton	Merchants & Mechanics Savings Bank	John H. Hoffman	614,726.75	459,784.69	49.8	10-23-29	10- 3-44
Grafton	Grafton Bank & Trust Co.	John H. Hoffman	858,706.41	706,017.94	95	10-10-31	10- 3-44
Grafton	The Taylor County Bank	John H. Hoffman	479,521.60	364,316.84	58.75	8-18-33	10- 3-44
Grantsville	Peoples Bank of Grantsville	A. G. Mathews	155,086.69	89,487.09	70	7- 9-24	8-22-41
Hamlin	Farmers & Merchants Bank	John H. Hoffman	220,689.39	113,581.86	86.25	12-16-32	9- 5-44
Harpers Ferry	Bank of Harpers Ferry	John H. Hoffman	174,277.61	111,900.04	85.3	6-20-33	5-10-43
Harrisville	Peoples Bank	Commercial Banking & Trust Co., Parkersburg	997,741.08	788,069.91	34	1-21-28	4-27-46
Harrisville	Ritchie County Bank	Lester Snodgrass	No Record	No Record	100	10-17-11	No Record
Huntington	Cabell County Bank	O. F. Payne	293,539.43	222,134.05	11.5	1-10-31	2- 1-44
Huntington	Coal Exchange Bank	F. O. Lamb	646,872.51	331,987.76	48.85	10-26-28	12-30-41
Huntington	Huntington Bank & Trust Co.	W. M. Adkins	2,825,583.93	1,498,885.81	39.6	4- 8-33	6-29-46
Huntington	Union Bank & Trust Co.	W. M. Adkins	2,764,896.42	1,686,549.15	45.25	1-28-31	7-27-46
Jacksonburg	Bank of Jacksonburg	Smith Hood	101,690.52	48,308.25	101	6-22-29	9-23-38
Jane Lew	Union Bank of Jane Lew	Smith Hood	405,795.85	309,872.85	100	10-13-31	6-27-38
Kermit	Kermit State Bank	Federal Deposit Insurance Corp.	117,182.35	66,880.52	100	11- 1-38	5-23-42
Keyser	Peoples Bank of Keyser	John H. Hoffman	671,170.25	537,225.85	90	4-27-22	1-19-43
Kingwood	Bank of Kingwood	John H. Hoffman	535,205.51	369,236.32	96	7- 1-31	7-29-46
Lewisburg	Bank of Greenbrier	E. L. Morrison	408,413.03	298,406.49	64	12- 2-30	11-25-41
Littleton	The Exchange Bank	B. A. Pyles	No Record	No Record	79.5	7-10-13	No Record
Logan	Guyan Valley Bank	John H. Hoffman	893,972.66	None	*65.29	9-13-32	5-29-43
Lumberport	Lumberport Bank	John H. Hoffman	287,836.91	153,148.46	00	8-28-29	12- 2-44
Man	Merchants & Miners Bank	John H. Hoffman	110,806.37	72,649.66	73.5	8-23-33	2-14-44
Middlebourne	United Bank of Middlebourne	John H. Hoffman	580,200.11	461,721.68	93.8	9-22-33	7-17-45
Morgantown	Bank of Monongahela Valley	John H. Hoffman	4,535,468.43	3,372,579.56	70	12-31-30	3-14-46
Morgantown	Commercial Bank of Morgantown	O. H. Gall	981,055.45	851,227.14	100	12- 1-29	7-17-41
Morgantown	Federal Savings & Trust Co.	John H. Hoffman	699,205.40	No Record	00	3-12-31	10- 4-45
Morgantown	Union Bank & Trust Co.	John H. Hoffman	865,834.46	No Record	00	3-12-31	10- 4-45
Moundsville	Mound City Bank	John H. Hoffman	718,198.10	484,448.90	74.8	4- 3-33	10- 9-45
Mullens	Bank of Mullens	Central Trust Co., Charleston	744,564.17	592,255.22	18.42	4-20-27	1-15-45

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspension	Date Receiver Discharged
Parkersburg	Central Bank & Trust Co.	F. O. Lamb	880,675.08	656,639.06	100	11- 3-31	5-26-37
Pax	Bank of Pax	John H. Hoffman	160,025.59	112,139.52	41	9- 4-31	2-14-44
Pennsboro	First Citizens Bank	John H. Hoffman	884,701.59	732,087.95	60	6- 6-33	6-25-45
Philippi	Peoples Bank of Philippi	John H. Hoffman	413,484.24	310,232.02	73.8	11-20-29	2-26-45
Pine Grove	Bank of Pine Grove	M. M. McIntire	145,120.60	125,285.31	75	7-11-25	12- 3-38
Pineville	Wyoming County Bank	Central Trust Co., Charleston	277,416.59	166,956.57	44.11	11-20-28	1-15-45
Pt. Pleasant	Pt. Pleasant Trust Co.	Robt. L. Hogg	640,981.51	207,993.27	00	8-21-28	No Record
Pullman	Pullman State Bank	Smith Hood	183,108.08	125,731.19	70	9- 5-29	10-11-38
Ravenswood	Bank of Ravenswood	J. T. Sayre	90,190.39	38,757.30	100	6- 4-15	No Record
Richwood	Citizens Bank of Richwood	John H. Hoffman	391,877.75	285,544.00	7.9	8-22-31	11-27-44
Richwood	Richwood Banking & Trust Co.	John H. Hoffman	526,514.45	422,967.03	102.85	10- 1-31	3-19-46
Ridgeley	Peoples Bank of Ridgeley	John H. Hoffman	183,832.11	112,130.82	30.41	6- 4-31	11- 6-43
Rupert	Bank of Rupert	E. L. Morrison	141,433.19	77,105.29	43	1-23-32	12-12-39
Shinnston	Farmers Bank of Shinnston	John H. Hoffman	756,186.92	612,576.53	85.65	10-14-31	5-26-45
Smithfield	Bank of Smithfield	C. B. Highland	No Record	No Record	100	5-20-08	No Record
South Charleston	Day & Night Bank	Kanawha Banking & Trust Co., Charleston	28,669.41	6,056.04	100	7-21-19	2- 8-30
Spencer	Bank of Spencer	Thos. P. Ryan	No Record	No Record	100	3- 2-12	No Record
Sutton	Bank of Sutton	John H. Hoffman	321,715.43	259,845.11	69.5	9- 1-31	12-10-43
Tunnelton	Tunnelton Bank	Smith Hood	602,272.53	397,062.98	00	7-23-29	6-13-40
Wallace	Wallace Bank	John H. Hoffman	246,586.15	156,853.18	75	9-14-24	2-26-43
Wayne	Peoples State Bank of Wayne	O. F. Payne	171,519.28	122,416.51	35	11-29-30	3-15-44
Webster Springs	Webster County Bank	John B. Skidmore	No Record	No Record	100	8- 1-07	No Record
Weston	The Bank of Weston	Smith Hood	696,676.16	580,857.88	48.65	9-26-31	11- 6-42
West Union	The Doddridge County Bank	John H. Hoffman	783,752.00	595,084.23	9	7-18-33	8-26-46
Wheeling	Central Union Trust Co.	O. H. Gall	1,923,220.30	1,133,670.82	90	10- 8-31	No Record
Whitesville	Bank of Whitesville	John H. Hoffman	155,919.91	93,299.54	25	1-28-33	4-12-43
Williamsburg	Bank of Williamsburg	E. L. Morrison	202,910.14	152,561.01	87	12-31-31	12- 3-42
Williamson	Day & Night Bank	Hayes Picklesimer	583,564.25	266,795.12	58.6	3- 8-25	1-30-35
Williamson	Williamson State Bank	John H. Hoffman	228,306.54	177,940.30	23.7	9- 3-32	1-12-44
Winfield	Bank of Winfield	John H. Hoffman	332,191.45	246,299.32	2.3	9-13-29	11-10-43

* Returned to stockholders paying double liability, depositors having been paid in full.
** Federal Deposit Insurance Corporation paid all deposits up to $5,000.00 Bank liquidated 85.71% of total deposits.

INFORMATION CONCERNING STATE CHARTERED INDUSTRIAL BANKS

MORGANTOWN, CITIZENS INDUSTRIAL FINANCING CORPORATION

President, E. H. CAMP, *Treasurer*, JAMES R. CAMP

ASSETS

Cash and due from depository institutions		$ 418
U.S. Treasury securities		497
Federal funds sold and securities purchased under agreements to resell		1,300
Loans		7,049
Bank premises, furniture and fixtures, and other assets representing bank premises		200
Real estate owned other than bank premises		235
Other assets		1,648
TOTAL ASSETS		$ 11,347

LIABILITIES

Time and savings deposits of individuals, partnerships and corporations		$ 7,694
TOTAL DEPOSITS	$ 7,694	
Mortgage indebtedness and liability for capitalized leases		188
Other liabilities		1,917
TOTAL LIABILITIES	$ 9,799	
Common Stock		200
Surplus		1,000
Undivided profits		348
TOTAL EQUITY CAPITAL	$ 1,548	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 11,347

PARKERSBURG, PARKERSBURG INDUSTRIAL FINANCING CORPORATION

President, RAY D. LATTIMER, MD *Cashier*, STEWART D. WALKUP

ASSETS

Cash and due from depository institutions		$ 178
Federal funds sold and securities purchased under agreements to resell		325
Loans		2,157
Bank premises, furniture and fixtures, and other assets representing bank premises		33
Real estate owned other than bank premises		8
Other assets		13
TOTAL ASSETS		$ 2,714

LIABILITIES

Time and savings deposits of individuals, partnerships and corporations		$ 2,023
TOTAL DEPOSITS	$ 2,023	
Other liabilities		67
TOTAL LIABILITIES	$ 2,090	
Common Stock		119
Surplus		175
Undivided profits		271
Reserves for contingencies and other capital reserves		59
TOTAL EQUITY CAPITAL	$ 624	
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 2,714

STATE CHARTERED INDUSTRIAL LOAN COMPANIES

INFORMATION CONCERNING STATE CHARTERED INDUSTRIAL LOAN COMPANIES

July 1, 1979 - June 30, 1980

Effective January 17, 1980, the industrial loan company offices of Capital Industrial Savings and Loan Company at the following locations will operate under the names indicated:

Beneficial Industrial Loan Company of Lee, Charleston, W. Va.

Beneficial Industrial Loan Company of St. Albans, St. Albans, W. Va.

Beneficial Industrial Loan Company of Princeton, Princeton, W. Va.

Beneficial Industrial Loan Company of Montgomery, Montgomery, W. Va.

A request for approval of Articles of Incorporation of an industrial loan company was submitted by Ashland Industrial Loan Company of Rainelle, Rainelle, West Virginia on February 20, 1980.

CONSOLIDATED REPORT OF CONDITION OF THE FORTY FOUR ACTIVE INDUSTRIAL LOAN COMPANIES OPERATING IN WEST VIRGINIA AS OF JUNE 30, 1980

ASSETS

Cash on hand		$ 49,660.46
Demand deposits due from banks		1,320,365.62
Savings and time deposits in banks		188,525.43
Securities:		
U.S. Government of Agency obligations		30,000.00
State, county, or municipal obligations		16,341.78
Other Securities		259,495.64
Loans secured by real estate		45,959,276.44
Loans secured by collateral		45,664,808.76
Loans unsecured		8,621,258.06
TOTAL LOANS	$100,245,343.26	
Reserves for income collected but not earned		(22,930,933.45)
Reserves for bad debt losses on loans		(1,756,797.92)
Furniture and equipment (less reserve for depreciation)		161,746.00
Other Assets		3,067,666.33
TOTAL ASSETS		$ 80,651,413.15

LIABILITIES AND CAPITAL

Total Liabilities	$ 47,981,799.70
(Certificates of indebtedness 5,543,419.93)	
Capital Stock	5,500,050.00
Capital or Paid-In Surplus	17,829,520.17
Earned Surplus	9,340,043.28
TOTAL LIABILITIES AND CAPITAL	$ 80,651,413.15

CONSOLIDATED REPORT OF EARNINGS, EXPENSES AND DIVIDENDS-TWELVE MONTHS ENDING JUNE 30, 1980 OF THE FORTY FOUR ACTIVE INDUSTRIAL LOAN COMPANIES

INCOME	REGULATED LOAN BUSINESS
Charges Collected and/or Earned	$ 12,318,870.81
Other income	
Insurance Commission	180,594.04
Miscellaneous	182,948.26
TOTAL OPERATING INCOME	$ 12,682,413.11
EXPENSES	
Advertising	$ 29,708.03
Auditing	2,074.55
Bad Debts	12,488.80
Charge-offs	317,482.79
Deduct: Collections on Accounts Previously Charged Off	(74,479.66)
Additions to Reserve for Bad Debts	591,710.32
Depreciation and Amortization	47,865.77
Insurance and Fidelity Bonds	19,668.18
Legal Fees and Disbursements	13,603.41
Postage, Printing, Stationery & Supplies	169,655.88
Rent, Janitorial Services, and Utilities	298,529.12
Salaries of officers, and owners	191,815.91
Salaries of all other Employees	1,523,903.91
Taxes - Other than on Income	170,101.25
License Fees	961.00
Telephone and Telegraph	77,749.89
Travel, Auto Expense and Allowance	31,361.01
Supervision and Administration (when not allocated to other items)	462,819.30
Other expenses	1,562,512.41
Interest Paid on Borrowed Funds	4,375,541.85
Total Expenses Before Income Taxes	9,825,073.64
Income Before Income Taxes	2,857,339.47
Income Taxes	
State	50,165.63
Federal	1,103,293.09
TOTAL EXPENSES	$ 10,978,532.36
NET INCOME	$ 1,703,880.75

REPORTS OF CONDITION

INDUSTRIAL LOAN COMPANIES

JUNE 30, 1980

BECKLEY, COMMERCIAL CREDIT PLAN INCORPORATED OF BECKLEY

ASSETS		LIABILITIES AND CAPITAL	
Demand deposits due from banks	$ 60,747.78	Total Liabilities	$ 1,944,065.73
Loans secured by real estate	2,514,301.52	(Certificates of indebtedness 663,193.22)	
Loans secured by collateral	2,914,154.21	Capital Stock	400,000.00
Loans unsecured	150,188.18	Capital or Paid-in Surplus	975,000.00
TOTAL LOANS	$ 5,578,643.91	Earned Surplus	677,275.78
Reserve for income collected but not earned	(1,622,998.86)		
Reserve for bad debt losses on loans	(82,629.02)		
Other assets	62,577.70		
TOTAL ASSETS	$ 3,996,341.51	TOTAL LIABILITIES AND CAPITAL	$ 3,996,341.51

BECKLEY, C.I.T FINANCIAL SERVICES, INC. OF BECKLEY

ASSETS		LIABILITIES AND CAPITAL	
Demand deposits due from banks	$ 8,393.83	Total Liabilities	$ 1,737,616.46
Loans secured by real estate	1,872,482.98	Capital Stock	35,000.00
Loans secured by collateral	912,567.58	Capital or Paid-In Surplus	152,500.00
Loans unsecured	102,117.00	Earned Surplus	193,981.68
TOTAL LOANS	$ 2,887,167.56		
Reserve for income collected but not earned	(724,341.94)		
Reserve for bad debt losses on loans	(52,132.71)		
Other assets	11.40		
TOTAL ASSETS	$ 2,119,098.14	TOTAL LIABILITIES AND CAPITAL	$ 2,119,098.14

BLUEFIELD, BARCLAYS AMERICAN/CREDIT OF WEST VIRGINIA, INC.

ASSETS		LIABILITIES AND CAPITAL	
Cash on hand	$ 100.00	Total Liabilities	$ 1,521,574.02
Demand deposits due from banks	300,691.05	Capital Stock	225,000.00
Loans secured by collateral	1,693,527.21	Capital or Paid-In Surplus	100,000.00
TOTAL LOANS	$ 1,693,527.21	Earned Surplus	(39,749.37)
Reserve for income collected but not earned	(253,776.00)		
Reserve for bad debt losses on loans	(57,059.97)		
Other assets	123,342.36		
TOTAL ASSETS	$ 1,806,824.65	TOTAL LIABILITIES AND CAPITAL	$ 1,806,824.65

BLUEFIELD, COMMERCIAL CREDIT PLAN INCORPORATED OF BLUEFIELD

ASSETS		LIABILITIES AND CAPITAL	
Demand deposits due from banks	$ 28,090.43	Total Liabilities	$ 1,080,951.79
Loans secured by real estate	1,404,353.11	(Certificates of indebtedness 264,235.66)	
Loans secured by collateral	1,795,133.41	Capital Stock	250,000.00
Loans unsecured	392,754.81	Capital or Paid-In Surplus	775,000.00
TOTAL LOANS	$ 3,592,241.33	Earned Surplus	623,190.72
Reserve for income collected but not earned	(894,207.62)		
Reserve for bad debt losses on loans	(53,524.57)		
Other assets	56,542.94		
TOTAL ASSETS	$ 2,729,142.51	TOTAL LIABILITIES AND CAPITAL	$ 2,729,142.51

BUCKHANNON, ASSOCIATES FINANCIAL SERVICES COMPANY OF BUCKHANNON, INC.

ASSETS		LIABILITIES AND CAPITAL	
Cash on hand	$ 300.00	Total Liabilities	$ 1,535,352.57
Demand deposits due from banks	1,169.99	Capital Stock	50,000.00
Loans secured by real estate	1,008,769.69	Capital or Paid-In Surplus	25,000.00
Loans secured by collateral	350,437.38	Earned Surplus	(8,580.22)
Loans unsecured	745,571.62		
TOTAL LOANS	$ 2,104,778.69		
Reserve for income collected but not earned	(654,103.85)		
Reserve for bad debt losses on loans	(43,520.24)		
Other assets	193,147.76		
TOTAL ASSETS	$ 1,601,772.35	TOTAL LIABILITIES AND CAPITAL	$ 1,601,772.35

CHARLESTON, ASSOCIATES FINANCIAL SERVICES CO. OF KANAWHA COUNTY INC.

ASSETS		LIABILITIES AND CAPITAL	
Cash on hand	$ 300.00	Total Liabilities	$4,685,357.00
Demand deposits due from banks	6,329.41	Capital Stock	50,000.00
Loans secured by real estate	4,561,903.42	Capital or Paid-in Surplus	25,000.00
Loans secured by collateral	978,496.96	Earned Surplus	15,415.29
Loans unsecured	1,034,206.45		
TOTAL LOANS	$ 6,574,606.83		
Reserve for income collected but not earned	(2,272,588.72)		
Reserve for bad debt losses on loans	(129,060.55)		
Other assets	596,185.32		
TOTAL ASSETS	$ 4,775,772.29	TOTAL LIABILITIES AND CAPITAL	$ 4,775,772.29

CHARLESTON, BENEFICIAL INDUSTRIAL LOAN COMPANY OF LEE

ASSETS		LIABILITIES AND CAPITAL	
Loans secured by collateral	$ 2,457,812.84	Total Liabilities	$ 1,129,601.34
TOTAL LOANS	$ 2,457,812.84	Capital Stock	50,000.00
Reserve for bad debt losses on loans	(79,090.08)	Capital or Paid-In Surplus	850,000.00
Furniture and equipment	2,637.76	Earned Surplus	358,556.39
Other Assets	6,797.21		
TOTAL ASSETS	$ 2,388,157.73	TOTAL LIABILITIES AND CAPITAL	$ 2,388,157.73

CHARLESTON, C.I.T. FINANCIAL SERVICES, INC. OF CHARLESTON

ASSETS		LIABILITIES AND CAPITAL	
Demand deposits due from banks	$ 3,334.80	Total Liabilities	$ 1,352,960.84
Loans secured by real estate	1,347,080.28	Capital Stock	35,000.00
Loans secured by collateral	773,694.42	Capital or Paid-In Surplus	77,500.00
Loans unsecured	110,138.00	Earned Surplus	159,516.01
TOTAL LOANS	$ 2,230,912.70		
Reserve for income collected but not earned	(568,333.55)		
Reserve for bad debt losses on loans	(40,995.50)		
Other assets	58.40		
TOTAL ASSETS	$ 1,624,976.85	TOTAL LIABILITIES AND CAPITAL	$ 1,624,976.85

CHARLESTON, COMMERCIAL CREDIT PLAN INCORPORATED

ASSETS		LIABILITIES AND CAPITAL	
Loans secured by real estate	$ 1,848,742.75	Total Liabilities	$ 1,004,972.24
Demand deposits due from banks	161,207.70	(Certificates of indebtedness 893,554.16)	
Loans secured by collateral	1,331,475.14	Capital Stock	400,000.00
Loans unsecured	96,378.21	Capital or Paid-in Surplus	720,000.00
TOTAL LOANS	$ 3,276,596.10	Earned Surplus	771,190.27
Reserve for income collected but not earned	(926,011.84)		
Reserve for bad debt losses on loans	(43,820.61)		
Other assets	428,191.16		
TOTAL ASSETS	$ 2,896,162.51	TOTAL LIABILITIES AND CAPITAL	$ 2,896,162.51

CLARKSBURG, ASSOCIATES FINANCIAL SERVICES COMPANY OF CLARKSBURG, INC.

ASSETS		LIABILITIES AND CAPITAL	
Cash on hand	$ 200.00	Total Liabilities	$ 1,152,281.71
Demand deposits due from banks	2,326.85	Capital Stock	25,000.00
Loans secured by real estate	2,461,366.05	Capital or Paid-In Surplus	725,000.00
Loans secured by collateral	798,752.39	Earned Surplus	325,574.13
Loans unsecured	41,732.18		
TOTAL LOANS	$ 3,301,850.62		
Reserve for income collected but not earned	(1,120,872.00)		
Reserve for bad debt losses on loans	(68,654.14)		
Furniture and equipment	5,511.51		
Other assets	107,493.00		
TOTAL ASSETS	$ 2,227,855.84	TOTAL LIABILITIES AND CAPITAL	$ 2,227,855.84

CLARKSBURG, C.I.T. FINANCIAL SERVICES, INC. OF CLARKSBURG

ASSETS		LIABILITIES AND CAPITAL	
Demand deposits due from banks	$ 4,717.00	Total Liabilities	$ 753,073.87
Loans secured by real estate	782,756.52	Capital Stock	35,000.00
Loans secured by collateral	532,471.06	Capital or Paid-In Surplus	102,500.00
Loans unsecured	65,617.00	Earned Surplus	162,369.21
TOTAL LOANS	$ 1,380,844.58		
Reserve for income collected but not earned	(305,973.67)		
Reserve for bad debt losses on loans	(26,644.83)		
TOTAL ASSETS	$ 1,052,943.08	TOTAL LIABILITIES AND CAPITAL	$ 1,052,943.08

CLARKSBURG, COMMERCIAL CREDIT PLAN INCORPORATED OF CLARKSBURG

ASSETS		LIABILITIES AND CAPITAL	
Demand deposits due from banks	$ 54,225.34	Total Liabilities	$ 1,349,244.19
Loans secured by real estate	1,714,686.64	(Certificates of indebtedness 613,391.07)	
Loans secured by collateral	2,143,462.21	Capital Stock	250,000.00
Loans unsecured	133,205.41	Capital or Paid-in Surplus	695,000.00
TOTAL LOANS	$ 3,991,354.26	Earned Surplus	740,965.73
Reserve for income collected but not earned	(982,540.12)		
Reserve for bad debt losses on loans	(65,490.11)		
Other assets	37,660.55		
TOTAL ASSETS	$ 3,035,209.92	TOTAL LIABILITIES AND CAPITAL	$ 3,035,209.92

ELKINS, COMMERCIAL CREDIT PLAN INCORPORATED OF ELKINS

ASSETS		LIABILITIES AND CAPITAL	
Demand deposits due from banks	$ 1,080.00	Total Liabilities	$ 156,637.65
Loans secured by real estate	301,735.62	Capital Stock	50,000.00
Loans secured by collateral	352,052.74	Capital or Paid-In Surplus	400,000.00
Loans unsecured	84,260.01	Earned Surplus	(24,164.34)
TOTAL LOANS	$ 738,048.37		
Reserve for income collected but not earned	(204,704.35)		
Reserve for bad debt losses on loans	(963.17)		
Other assets	49,012.46		
TOTAL ASSETS	$ 582,473.31	TOTAL LIABILITIES AND CAPITAL	$ 582,473.31

FAIRMONT, COMMERCIAL CREDIT PLAN INCORPORATED OF FAIRMONT

ASSETS		LIABILITIES AND CAPITAL	
Demand deposits due from banks	$ 50,736.28	Total Liabilities	$ 962,944.48
Loans secured by real estate	1,201,794.94	(Certificates of indebtedness 513,414.58)	
Loans secured by collateral	1,127,964.28	Capital Stock	50,000.00
Loans unsecured	567,358.02	Capital or Paid-In Surplus	1,000,000.00
TOTAL LOANS	$ 2,897,117.24	Earned Surplus	206,119.35
Reserve for income collected but not earned	(697,142.48)		
Reserve for bad debt losses on loans	(48,392.04)		
Other assets	16,744.83		
TOTAL ASSETS	$ 2,219,063.83	TOTAL LIABILITIES AND CAPITAL	$ 2,219,063.83

FAIRMONT, US LIFE CREDIT INDUSTRIAL CORPORATION

ASSETS		LIABILITIES AND CAPITAL	
Cash on hand	$ 198.51	Total Liabilities	$ 608,631.81
Demand deposits due from banks	200.00	Capital Stock	100,000.00
Loans secured by real estate	179,774.51	Earned Surplus	144,463.01
Loans secured by collateral	911,811.16		
TOTAL LOANS	$ 1,091,585.67		
Reserve for income collected but not earned	(219,794.44)		
Reserve for bad debt losses on loans	(32,903.36)		
Furniture and equipment	3,981.62		
Other assets	9,826.82		
TOTAL ASSETS	$ 853,094.82	TOTAL LIABILITIES AND CAPITAL	$ 853,094.82

HUNTINGTON, C.I.T. FINANCIAL SERVICES, INC. OF HUNTINGTON

ASSETS		LIABILITIES AND CAPITAL	
Demand deposits due from banks	$ 2,000.00	Total Liabilities	$ 1,729,989.36
Loans secured by real estate	1,481,116.49	Capital Stock	35,000.00
Loans secured by collateral	1,064,547.39	Capital or Paid-In Surplus	117,500.00
Loans unsecured	252,100.00	Earned Surplus	184,007.32
TOTAL LOANS	$ 2,797,763.88		
Reserve for income collected but not earned	(679,637.41)		
Reserve for bad debt losses on loans	(53,629.79)		
TOTAL ASSETS	$ 2,066,496.68	TOTAL LIABILITIES AND CAPITAL	$ 2,066,496.68

LOGAN, ASHLAND INDUSTRIAL LOAN COMPANY OF LOGAN

ASSETS		LIABILITIES AND CAPITAL	
Cash on hand	$ 1,562.76	Total Liabilities	$ 480,517.75
Loans secured by real estate	1,530,246.81	Capital Stock	400,000.00
TOTAL LOANS	$ 1,550,246.81	Capital or Paid-In Surplus	100,000.00
Reserve for income collected but not earned	(422,784.71)	Earned Surplus	130,324.85
Reserve for bad debt losses on loans	(51,015.09)		
Furniture and equipment	10,211.71		
Other assets	22,621.12		
TOTAL ASSETS	$ 1,110,842.60	TOTAL LIABILITIES AND CAPITAL	$ 1,110,842.60

LOGAN, COMMERCIAL CREDIT INCORPORATED OF LOGAN

ASSETS		LIABILITIES AND CAPITAL	
Demand deposits due from banks	$ 18,013.44	Total Liabilities	$ 1,207,556.26
Loans secured by real estate	735,463.59	(Certificates of indebtedness 92,743.21)	
Loans secured by collateral	2,659,536.80	Capital Stock	150,000.00
Loans unsecured	221,648.65	Capital or Paid-in Surplus	925,000.00
TOTAL LOANS	$ 3,616,649.04	Earned Surplus	596,676.98
Reserve for income collected but not earned	(739,983.54)		
Reserve for bad debt losses on loans	(72,580.35)		
Other assets	57,134.65		
TOTAL ASSETS	$ 2,879,233.24	TOTAL LIABILITIES AND CAPITAL	$ 2,879,233.24

HUNTINGTON, ASSOCIATES FINANCIAL SERVICES CO. OF HUNTINGTON, INC.

ASSETS		LIABILITIES AND CAPITAL	
Cash on hand	$ 300.00	Total Liabilities	$ 1,424,951.51
Demand deposits due from banks	1,721.17	Capital Stock	50,000.00
Loans secured by real estate	1,751,611.16	Capital or Paid-In Surplus	25,000.00
Loans secured by collateral	105,831.16	Earned Surplus	(5,440.31)
Loans unsecured	168,177.15		
TOTAL LOANS	$ 2,025,619.47		
Reserve for income collected but not earned	(725,784.27)		
Reserve for bad debt losses on loans	(38,995.06)		
Furniture and equipment	251.60		
Other assets	231,398.29		
TOTAL ASSETS	$ 1,494,511.20	TOTAL LIABILITIES AND CAPITAL	$ 1,494,511.20

HUNTINGTON, COMMERCIAL CREDIT PLAN INCORPORATED OF HUNTINGTON

ASSETS		LIABILITIES AND CAPITAL	
Demand deposits due from banks	$ 42,508.25	Total Liabilities	$ 492,926.01
Loans secured by real estate	1,153,972.04	(Certificates of indebtedness 342,735.61)	
Loans secured by collateral	912,069.96	Capital Stock	200,000.00
Loans unsecured	483,934.80	Capital or Paid-In Surplus	470,000.00
TOTAL LOANS	$ 2,549,976.80	Earned Surplus	775,885.41
Reserve for income collected but not earned	(630,999.00)		
Reserve for bad debt losses on loans	(40,669.98)		
Other assets	17,995.35		
TOTAL ASSETS	$ 1,938,811.42	TOTAL LIABILITIES AND CAPITAL	$ 1,938,811.42

HUNTINGTON, FAMILY SAVINGS & LOAN, INC. OF HUNTINGTON

ASSETS		LIABILITIES AND CAPITAL	
Cash on hand	$ 200.00	Total Liabilities	$ 380,774.00
Demand deposits due from banks	140.00	Capital Stock	153,600.00
Loans secured by real estate	1,849,249.00	Capital or Paid-In Surplus	839,056.00
Loans secured by collateral	212,809.00	Earned Surplus	191,845.00
TOTAL LOANS	$ 2,062,058		
Reserve for income collected but not earned	(489,214.00)		
Reserve for bad debt losses on loans	(17,385.00)		
Furniture and equipment	8,902.00		
Other assets	574.00		
TOTAL ASSETS	$ 1,565,275.00	TOTAL LIABILITIES AND CAPITAL	$ 1,565,275.00

MADISON, COMMERCIAL CREDIT PLAN INCORPORATED OF MADISON

ASSETS		LIABILITIES AND CAPITAL	
Demand deposits due from banks	$ 5,017.86	Total Liabilities	$ 386,955.72
Loans secured by real estate	566,216.91	Capital Stock	50,000.00
Loans secured by collateral	766,835.67	Capital or Paid-In Surplus	600,000.00
Loans unsecured	73,422.57	Earned Surplus	10,928.83
TOTAL LOANS	$ 1,406,475.15		
Reserve for income collected but not earned	(367,880.26)		
Reserve for bad debt losses on loans	(21,483.06)		
Other assets	25,754.86		
TOTAL ASSETS	$ 1,047,884.55	TOTAL LIABILITIES AND CAPITAL	$ 1,047,884.55

MARTINSBURG, ASSOCIATES FINANCIAL SERVICES CO. OF MARTINSBURG, INC.

ASSETS		LIABILITIES AND CAPITAL	
Cash on hand	$ 300.00	Total Liabilities	$ 1,665,082.67
Demand deposits due from banks	1,468.52	Capital Stock	25,000.00
Loans secured by real estate	1,806,445.61	Capital or Paid-In Surplus	50,000.00
Loans secured by collateral	100,686.36	Earned Surplus	1,893.42
Loans unsecured	375,940.91		
TOTAL LOANS	$ 2,283,072.88		
Reserve for income collected but not earned	(781,553.46)		
Reserve for bad debt losses on loans	(45,045.58)		
Furniture and equipment	61.25		
Other assets	283,672.48		
TOTAL ASSETS	$ 1,741,976.09	TOTAL LIABILITIES AND CAPITAL	$ 1,741,976.09

MARTINSBURG, COMMERCIAL CREDIT PLAN INCORPORATED OF MARTINSBURG

ASSETS		LIABILITIES AND CAPITAL	
Demand deposits due from banks	$ 89,046.49	Total Liabilities	$ 1,400,067.95
Loans secured by real estate	1,440,113.37	(Certificates of indebtedness 850,621.44)	
Loans secured by collateral	1,554,767.30	Capital Stock	54,700.00
Loans unsecured	513,015.87	Capital or Paid-In Surplus	969,618.64
TOTAL LOANS	$ 3,507,896.54	Earned Surplus	332,394.18
Reserve for income collected but not earned	(890,461.24)		
Reserve for bad debt losses on loans	(46,257.70)		
Other assets	96,556.68		
TOTAL ASSETS	$ 2,756,780.77	TOTAL LIABILITIES AND CAPITAL	$ 2,756,780.77

MONTGOMERY, BENEFICIAL INDUSTRIAL LOAN COMPANY OF MONTGOMERY

ASSETS		LIABILITIES AND CAPITAL	
Loans secured by collateral	$ 2,156,895.57	Total Liabilities	$ 1,112,743.81
TOTAL LOANS	$ 2,156,895.57	Capital Stock	50,000.00
Reserve for bad debt losses on loans	(53,752.35)	Capital or Paid-In Surplus	850,000.00
Furniture and equipment	6,638.22	Earned Surplus	97,081.63
Other Assets	44.00		
TOTAL ASSETS	$ 2,109,825.44	TOTAL LIABILITIES AND CAPITAL	$ 2,109,825.44

MORGANTOWN, C.I.T. FINANCIAL SERVICES, INC. OF MORGANTOWN

ASSETS		LIABILITIES AND CAPITAL	
Demand deposits due from banks	$ 9,057.26	Total Liabilities	$ 1,224,587.63
Loans secured by real estate	1,207,398.62	Capital Stock	35,000.00
Loans secured by collateral	754,498.82	Capital or Paid-In Surplus	105,000.00
Loans unsecured	186,579.00	Earned Surplus	233,318.39
TOTAL LOANS	$ 2,148,476.44		
Reserve for income collected but not earned	(518,927.23)		
Reserve for bad debt losses on loans	(40,852.32)		
Other Assets	151.87		
TOTAL ASSETS	$ 1,597,906.02	TOTAL LIABILITIES AND CAPITAL	$ 1,597,906.02

MORGANTOWN, COMMUNITY SAVINGS & LOAN, INC.

ASSETS		LIABILITIES AND CAPITAL	
Demand deposits due from banks	$ 4,752.49	Total Liabilities	$ 108,955.67
Savings and time deposits in banks	80,689.19	Capital Stock	61,750.00
Loans secured by real estate	108,672.69	Earned Surplus	41,633.83
Loans secured by collateral	35,051.76		
Loans unsecured	12,966.72		
TOTAL LOANS	$ 156,691.17		
Reserve for income collected but not earned	(32,445.67)		
Reserve for bad debt losses on loans	(14,847.68)		
Other assets	17,500.00		
TOTAL ASSETS	$ 212,339.50	TOTAL LIABILITIES AND CAPITAL	$ 212,339.50

MOUNDSVILLE, MARSHALL COUNTY THRIFT & LOAN CO.

ASSETS		LIABILITIES AND CAPITAL	
Cash on hand	$ 6,795.50	Total Liabilities	$ 713,725.82
Demand deposits due from banks	34,711.16	Capital Stock	100,000.00
Savings and time deposits in banks	25,000.00	Capital or Paid-In Surplus	159,000.00
U.S. Government or Agency obligations	30,000.00	Earned Surplus	(59,406.64)
Loans secured by real estate	502,667.76		
Loans secured by collateral	460,932.29		
Loans unsecured	199,301.85		
TOTAL LOANS	$ 1,162,901.90		
Reserve for income collected but not earned	(343,230.81)		
Reserve for bad debt losses on loans	(8,117.91)		
Furniture and equipment	5,259.24		
TOTAL ASSETS	$ 913,319.18	TOTAL LIABILITIES AND CAPITAL	$ 913,319.18

MULLENS, C.I.T. FINANCIAL SERVICES, INC. OF MULLENS

ASSETS		LIABILITIES AND CAPITAL	
Demand deposits due from banks	$ 5,228.29	Total Liabilities	$ 1,982,900.39
Loans secured by real estate	2,118,997.02	Capital Stock	35,000.00
Loans secured by collateral	822,342.10	Capital or Paid-In Surplus	100,000.00
Loans unsecured	199,101.00	Earned Surplus	318,618.25
TOTAL LOANS	$ 3,140,440.12		
Reserve for income collected but not earned	(650,377.04)		
Reserve for bad debt losses on loans	(58,822.73)		
Other assets	50.00		
TOTAL ASSETS	$ 2,436,518.64	TOTAL LIABILITIES AND CAPITAL	$ 2,436,518.64

MULLENS, COMMERCIAL CREDIT PLAN INCORPORATED OF MULLENS

ASSETS		LIABILITIES AND CAPITAL	
Demand deposits due from banks	$ 8,445.94	Total Liabilities	$ 333,568.39
Loans secured by real estate	332,700.57	Capital Stock	50,000.00
Loans secured by collateral	766,243.89	Capital or Paid-in Surplus	550,000.00
Loans unsecured	134,249.00	Earned Surplus	6,410.53
TOTAL LOANS	$ 1,233,193.46		
Reserve for income collected but not earned	(297,597.23)		
Reserve for bad debt losses on loans	(23,158.06)		
Other assets	19,094.81		
TOTAL ASSETS	$ 939,978.92	TOTAL LIABILITIES AND CAPITAL	$ 939,978.92

OAK HILL, C.I.T. FINANCIAL SERVICES, INC. OF OAK HILL

ASSETS		LIABILITIES AND CAPITAL	
Demand deposits due from banks	$ 4,934.90	Total Liabilities	$ 677,490.22
Loans secured by real estate	593,104.86	Capital Stock	100,000.00
Loans secured by collateral	495,459.70	Capital or Paid-In Surplus	150,000.00
Loans unsecured	105,364.00	Earned Surplus	1,345.32
TOTAL LOANS	$ 1,193,928.56		
Reserve for income collected but not earned	(245,795.12)		
Reserve for bad debt losses on loans	(24,232.80)		
TOTAL ASSETS	$ 928,835.54	TOTAL LIABILITIES AND CAPITAL	$ 928,835.54

PARKERSBURG, ASSOCIATES FINANCIAL SERVICES COMPANY OF PARKERSBURG, INC.

ASSETS		LIABILITIES AND CAPITAL	
Cash on hand	$ 350.00	Total Liabilities	$ 2,047,775.30
Demand deposits due from banks	2,901.59	Capital Stock	25,000.00
Loans secured by real estate	2,196,015.07	Capital or Paid-In Surplus	725,000.00
Loans secured by collateral	1,156,120.69	Earned Surplus	191,196.66
Loans unsecured	534,821.39		
TOTAL LOANS	$ 3,886,957.15		
Reserve for income collected but not earned	(1,122,579.59)		
Reserve for bad debt losses on loans	(84,013.39)		
Other assets	305,356.20		
TOTAL ASSETS	$ 2,988,971.96	TOTAL LIABILITIES AND CAPITAL	$ 2,988,971.96

PRINCETON, BENEFICIAL INDUSTRIAL LOAN COMPANY OF PRINCETON

ASSETS		LIABILITIES AND CAPITAL	
Loans secured by collateral	$ 1,022,672.08	Total Liabilities	$ 73,28[illegible]
TOTAL LOANS	$ 1,022,672.08	Capital Stock	50,000.00
Reserve for bad debt losses on loans	(5,368.34)	Capital or Paid-In Surplus	850,000.00
Furniture and equipment	3,942.79	Earned Surplus	47,964.25
TOTAL ASSETS	$ 1,021,246.53	TOTAL LIABILITIES AND CAPITAL	$ 1,021,246.53

PRINCETON, PRINCETON INDUSTRIAL SAVINGS AND LOAN COMPANY

ASSETS		LIABILITIES AND CAPITAL	
Cash on hand	$ 3,100.00	Total Liabilities	$ 528,811.92
Demand deposits due from banks	57,305.39	(Certificates of indebtedness 512,522.23)	
Loans secured by real estate	186,487.59	Capital Stock	140,000.00
Loans secured by collateral	413,493.66	Capital or Paid-In Surplus	44,845.53
Loans unsecured	111,763.28	Earned Surplus	(25,858.79)
TOTAL LOANS	$ 711,744.53		
Reserve for income collected but not earned	(92,761.47)		
Reserve for bad debt losses on loans	(5,216.32)		
Furniture and equipment	7,674.78		
Other assets	5,951.75		
TOTAL ASSETS	$ 687,798.66	TOTAL LIABILITIES AND CAPITAL	$ 687,798.66

ST. ALBANS, BENEFICIAL INDUSTRIAL LOAN COMPANY OF ST. ALBANS

ASSETS		LIABILITIES AND CAPITAL	
Cash on hand	$ 77.00	Total Liabilities	$ 960,613.99
Loans secured by collateral	2,069,451.49	Capital Stock	50,000.00
TOTAL LOANS	$ 2,069,451.49	Capital or Paid-In Surplus	850,000.00
Reserve for bad debt losses on loans	(62,509.80)	Earned Surplus	151,557.81
Furniture and equipment	1,873.11		
Other assets	3,280.00		
TOTAL ASSETS	$ 2,012,171.80	TOTAL LIABILITIES AND CAPITAL	$ 2,012,171.80

ST. ALBANS, COMMERCIAL CREDIT PLAN INCORPORATED OF ST. ALBANS

ASSETS		LIABILITIES AND CAPITAL	
Demand deposits due from banks	$ 29,435.77	Total Liabilities	$ 1,024,723.43
Loans secured by real estate	2,018,774.51	(Certificates of indebtedness 333,594.46)	
Loans secured by collateral	1,903,602.27	Capital Stock	800,000.00
Loans unsecured	84,952.25	Capital or Paid-In Surplus	425,000.00
TOTAL LOANS	$ 4,007,329.03	Earned Surplus	837,589.49
Reserve for income collected but not earned	(1,118,433.45)		
Reserve for bad debt losses on loans	(38,105.17)		
Other assets	207,086.74		
TOTAL ASSETS	$ 3,087,312.92	TOTAL LIABILITIES AND CAPITAL	$ 3,087,312.92

SUMMERSVILLE, ASHLAND INDUSTRIAL LOAN COMPANY OF SUMMERSVILLE

ASSETS		LIABILITIES AND CAPITAL	
Cash on hand	$ 3,050.61	Total Liabilities	$ 13,141.99
Other Securities	259,294.64	Capital Stock	500,000.00
Loans secured by real estate	506,721.27	Earned Surplus	105,055.94
TOTAL LOANS	$ 506,721.27		
Reserve for income collected but not earned	(133,679.61)		
Reserve for bad debt losses on loans	(17,579.87)		
Furniture and equipment	208.08		
Other assets	182.81		
TOTAL ASSETS	$ 618,197.93	TOTAL LIABILITIES AND CAPITAL	$ 618,197.93

VIENNA, VALLEY SAVINGS AND LOAN COMPANY OF VIENNA

ASSETS		LIABILITIES AND CAPITAL	
Cash on hand	$ 21,133.58	Total Liabilities	$ 6,915,826.44
Demand deposits due from banks	207,001.00	Capital Stock	50,000.00
Savings and time deposits in banks	10,836.24	Capital or Paid-In Surplus	350,000.00
State, county, or municipal obligations	14,186.58	Earned Surplus	302,912.11
Other: Securities	200.00		
Loans secured by real estate	3,969,237.48		
Loans secured by collateral	3,556,135.38		
Loans unsecured	1,145,872.04		
TOTAL LOANS	$ 8,671,244.90		
Reserve for income collected but not earned	(1,604,860.93)		
Reserve for bad debt losses on loans	(81,604.52)		
Furniture and equipment	103,444.30		
Other Assets	277,157.40		
TOTAL ASSETS	$ 7,618,738.55	TOTAL LIABILITIES AND CAPITAL	$ 7,618,738.55

WELCH, ASSOCIATES FINANCIAL SERVICES CO. OF WELCH, INC.

ASSETS		LIABILITIES AND CAPITAL	
Cash on hand	$ 300.00	Total Liabilities	$ 1,214,763.56
Demand deposits due from banks	963.26	Capital Stock	25,000.00
Loans secured by real estate	1,017,454.49	Capital or Paid-In Surplus	50,000.00
Loans secured by collateral	244,597.81	Earned Surplus	(13,790.11)
Loans unsecured	359,085.47		
TOTAL LOANS	$ 1,621,137.77		
Reserve for income collected but not earned	(505,878.36)		
Reserve for bad debt losses on loans	(33,457.78)		
Other assets	192,908.56		
TOTAL ASSETS	$ 1,275,973.45	TOTAL LIABILITIES AND CAPITAL	$ 1,275,973.45

WELCH, COMMERCIAL CREDIT PLAN INCORPORATED OF WELCH

ASSETS		LIABILITIES AND CAPITAL	
Demand deposits due from banks	$ 23,296.00	Total Liabilities	$ 288,430.58
Loans secured by real estate	215,243.31	Capital Stock	50,000.00
Loans secured by collateral	1,135,966.27	Capital or Paid-In Surplus	900,000.00
Loans unsecured	188,695.61	Earned Surplus	41,161.67
TOTAL LOANS	39,905.19		
Reserve for income collected but not earned	(281,182.62)		
Reserve for bad debt losses on loans	(32,680.62)		
Other assets	30,254.30		
TOTAL ASSETS	$ 1,279,592.25	TOTAL LIABILITIES AND CAPITAL	$ 1,279,592.25

WESTON, LEWIS COUNTY SAVINGS AND LOAN COMPANY

ASSETS		LIABILITIES AND CAPITAL	
Cash on hand	$ 11,742.40	Total Liabilities	$ 931,738.50
Demand deposits due from banks	49,010.18	Capital Stock	70,000.00
Savings and time deposits in banks	72,000.00	Capital or Paid-In Surplus	80,000.00
State, county, or municipal obligations	2,155.20	Earned Surplus Undivided Profit	52,456.70
Other Securities	1.00		
Loans secured by real estate	300,265.09		
Loans secured by collateral	504,646.05		
Loans unsecured	307,331.67		
TOTAL LOANS	$ 1,112,242.81		
Reserve for income collected but not earned	(145,505.68)		
Furniture and equipment	6,659.54		
Treasury Stock	25,889.75		
TOTAL ASSETS	$ 1,134,195.20	TOTAL LIABILITIES AND CAPITAL	$ 1,134,195.20

WHEELING, ASSOCIATES FINANCIAL SERVICES CO. OF WHEELING, INC.

ASSETS		LIABILITIES AND CAPITAL	
Cash on hand	$ 150.00	Total Liabilities	$ 1,652,314.54
Demand deposits due from banks	2,309.09	Capital Stock	25,000.00
Loans secured by real estate	2,375,719.00	Capital or Paid-In Surplus	975,000.00
Loans secured by collateral	1,259,470.31	Earned Surplus	339,302.86
Loans unsecured	302,620.02		
TOTAL LOANS	$ 3,937,809.33		
Reserve for income collected but not earned	(1,088,945.04)		
Reserve for bad debt losses on loans	(85,465.93)		
Other Assets	225,759.95		
TOTAL ASSETS	$ 2,991,617.40	TOTAL LIABILITIES AND CAPITAL	$ 2,991,617.40

WHEELING, COMMERCIAL CREDIT PLAN INCORPORATED OF WHEELING

ASSETS		LIABILITIES AND CAPITAL	
Demand deposits due from banks	$ 42,499.07	Total Liabilities	$ 959,804.30
Loans secured by real estate	1,152,373.02	(Certificates of indebtedness 463,414.29)	
Loans secured by collateral	1,500,354.98	Capital Stock	200,000.00
Loans unsecured	102,149.55	Capital or Paid-In Surplus	592,000.00
TOTAL LOANS	$ 2,754,877.55	Earned Surplus	364,699.91
Reserve for income collected but not earned	(676,827.89)		
Reserve for bad debt losses on loans	(41,421.69)		
Other Assets	37,377.17		
TOTAL ASSETS	$ 2,116,504.21	TOTAL LIABILITIES AND CAPITAL	$ 2,116,504.21

WILLIAMSON, C.I.T. FINANCIAL SERVICES, INC. OF WILLIAMSON

ASSETS		LIABILITIES AND CAPITAL	
Demand deposits due from banks	$ 4,004.30	Total Liabilities	$ 910,152.72
Loans secured by real estate	646,530.55	Capital Stock	35,000.00
Loans secured by collateral	733,226.36	Capital or Paid-In Surplus	105,000.00
Loans unsecured	110,577.00	Earned Surplus	123,143.57
TOTAL LOANS	$ 1,490,333.91		
Reserve for income collected but not earned	(289,679.10		
Reserve for bad debt losses on loans	(31,362.82)		
TOTAL ASSETS	$ 1,173,296.29	TOTAL LIABILITIES AND CAPITAL	$ 1,173,296.29

INFORMATION CONCERNING
BUILDING AND LOAN ASSOCIATIONS

Home Building & Loan Association, Inc., Grafton, West Virginia, is in the process of voluntary liquidation.

STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS

CONSOLIDATED REPORT OF CONDITION OF THE FIVE ACTIVE STATE CHARTERED BUILDING AND LOAN ASSOCIATIONS OPERATING IN WEST VIRGINIA AS OF JUNE 30, 1980

ASSETS

Insured and guaranteed loans	$ 472,500.00	
Other first mortgage loans	21,253,311.03	
All other loans	382,384.63	
Sub-total	22,108,195.66	
Less loan payments (if included above)	102,208.48	
Net Loans Outstanding		$ 22,005,987.18
U.S. Government obligations	1,499,007.90	
Other investments	226,659.36	
Total Investments		1,725,667.26
Office premises owned		1.00
Furniture, fixtures & equipment	132,875.79	
Less reserve for depreciation	73,447.85	59,427.94
Leasehold improvements	21,809.24	
Less reserve for amortization	2,862.24	18,947.00
Other real estate		2.00
Real estate contracts		104,202.09
Cash in office		16,040.11
Due from banks (demand deposits)		237,377.27
Other assets		146,358.15
TOTAL ASSETS		$ 24,314,010.00

LIABILITIES

Paid-up shares	$ 1,425,040.00	
Matured shares	61,279.44	
Installment shares - free	3,156,655.97	
Installment shares - pledged	8,745.22	
Savings Certificates	15,533,354.04	
Total Share Accounts		$ 20,185,074.67
Undivided profits		602,612.33
Contingent fund		348,485.20
Reserve for Federal Insurance		638,007.00
Other Reserves		213,879.14
Notes payable		1,882,671.46
Accounts payable		433,563.87
Other liabilities		9,716.33
TOTAL LIABILITIES		$ 24,314,010.00

CONSOLIDATED REPORT OF EARNINGS, EXPENSES, AND DIVIDENDS FOR TWELVE MONTHS ENDING JUNE 30, 1980

CURRENT OPERATING EARNINGS:		
Interest received	$	1,917,136.58
Premiums		93,567.26
Fines		4,271.91
Fees		27,595.03
Rents		56.17
Interest and dividends on investments		178,713.09
Other income		48,236.43
Total current operating earnings	$	2,269,576.47
CURRENT OPERATING EXPENSES:		
Salaries and wages	$	172,367.96
Rent		26,495.00
Taxes		37,102.40
Interest on borrowed money		175,932.75
Repairs on real estate		1,330.00
Office supplies and expense		34,565.29
Other expenses		245,250.11
Total current operating expenses	$	693,043.51
NET CURRENT OPERATING EARNINGS	$	1,576,532.96
NET PROFITS FOR THE PERIOD	$	1,576,532.96
DEDUCTIONS FROM UNDIVIDED PROFITS:		
Carried to contingent fund	$	4,987.32
Carried to reserves		127,281.83
Dividends paid		1,554,540.85
Total deductions		1,686,810.00
NET CHANGE IN UNDIVIDED PROFITS	$	(110,277.04)
UNDIVIDED PROFITS AT BEGINNING OF PERIOD	$	712,889.37
UNDIVIDED PROFITS AT END OF PERIOD	$	602,612.33

BUILDING AND LOAN ASSOCIATIONS

BRIDGEPORT, HOMEOWNERS BUILDING AND LOAN ASSOCIATION

President, WARREN H. BURNSIDE *Secretary*, DAVID WILLIAMS

ASSETS

Other first mortgage loans	$ 1,625,378.89	
All other loans	71,516.07	
Net Loans Outstanding		$ 1,696,894.96
Furniture, fixtures & equipment		481.59
Cash in bank		103,319.22
TOTAL ASSETS		$ 1,800,695.77

LIABILITIES

Paid-up shares	$ 910,000.00	
Matured shares	61,279.44	
Installment shares - free	684,259.00	
Total Share Accounts		$ 1,655,538.44
Contingent fund		33,676.18
Reserve for Bad Debts		50,000.00
Reserve for Expenses		50,366.48
Accounts payable		10,596.97
Trust Payoff Escrow		517.70
TOTAL LIABILITIES		$ 1,800,695.77

CHARLESTON, WEST VIRGINIA BUILDING AND LOAN ASSOCIATION

President, ROBERT E. WILLIAMS *Secretary*, BETTY J. ARMSTEAD

ASSETS

Other first mortgage loans	$ 17,898,008.99	
All other loans	296,351.44	
Net Loans Outstanding		$ 18,194,360.43
U.S. Government obligations	799,132.41	
Other investments	198,159.36	
Total Investments		997,291.77
Furniture, fixtures & equipment	132,393.20	
Less reserve for depreciation	73,447.85	58,945.35
Leasehold improvements	21,809.24	
Less reserve for amortization	2,862.24	18,947.00
Real estate contracts		104,202.09
Cash in office		2,000.00
Due from banks (demand deposits)		174,081.59
Other assets		42,420.29
TOTAL ASSETS		$ 19,592,248.52

LIABILITIES

Paid-up shares	$ 58,800.00	
Installment shares - free	1,628,463.97	
Savings Certificates	14,963,554.04	
Total Share Accounts		$ 16,650,818.01
Undivided profits		36,360.61
Reserves for Federal Insurance		638,007.00
Notes payable		1,844,671.46
Accounts payable		422,391.44
TOTAL LIABILITIES		$ 19,592,248.52

MORGANTOWN, MORGANTOWN SAVINGS & LOAN SOCIETY

Vice. President, CHARLES CAMP *Secretary*, JAMES R. CAMP

ASSETS

Other first mortgage loans	$ 304,272.21	
Net Loans Outstanding		$ 304,272.21
U.S. Government obligations	82,136.99	
Total Investments		82,136.99
Other real estate		1.00
Cash in office		5,043.45
Due from banks (demand deposits)		13,546.47
Other assets		30.00
TOTAL ASSETS		$ 405,030.12

LIABILITIES

Paid-up shares	$ 203,840.00	
Total Share Accounts		$ 203,840.00
Undivided profits		45,080.38
Contingent fund		70,000.00
Reserve for unearned interest		36,117.49
Reserve for unearned premiums		41,427.77
Other liabilities		8,564.48
TOTAL LIABILITIES		$ 405,030.12

MOUNDSVILLE, CITIZENS SAVINGS AND LOAN COMPANY

President, CLINTON ROGERSON *Secretary*, EVAN M. ROGERSON

ASSETS

Other first mortgage loans	$ 1,425,650.94	
All other loans	14,517.12	
Net Loans Outstanding		$ 1,440,168.06
U.S. Government obligations	617,738.50	
Other investments	28,500.00	
Total Investments		646,238.50
Office premises owned		1.00
Furniture, fixtures & equipment		1.00
Other real estate Royalty		1.00
Cash in office		8,996.66
Due from banks (demand deposits)		47,261.66
TOTAL ASSETS		$ 2,142,667.88

LIABILITIES

Installment shares - free	$ 843,933.00	
Installment shares - pledged	8,745.22	
Savings Certificates	569,800.00	
Total Share Accounts		$ 1,422,478.22
Undivided profits		480,124.86
Contingent fund		205,000.00
Reserve for Int. Expenses, etc.		35,000.00
Other liabilities		64.80
TOTAL LIABILITIES		$ 2,142,667.88

ST. ALBANS, ST. ALBANS BUILDING AND LOAN ASSOCIATION

President, JOSEPH C. STUTLER *Secretary*, G. H. ELLIS

ASSETS

Insured and guaranteed loans	$ 472,500.00	
Less loan payments	102,208.48	
Net Loans Outstanding		$ 370,291.52
Due from banks (demand deposits)		2,487.55
Insurance & Taxes paid for borrower		588.64
TOTAL ASSETS		$ 373,367.71

LIABILITIES

Paid-up shares	$ 252,400.00	
Total Share Accounts		$ 252,400.00
Undivided profits		41,046.48
Contingent fund		39,809.02
Reserve for Income Tax		967.40
Notes payable		38,000.00
Accounts payable		575.46
Accrued Payroll Taxes		34.65
Stock Installment Purchase		534.70
TOTAL LIABILITIES		$ 373,367.71

BUILDING AND LOAN ASSOCIATION DISSOLVED SINCE 1901

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Beckley	Beckley Building & Loan Association	6- 3-46	Voluntary	Above par
Beckley	Co-Operative Building & Loan Association	10-25-55	Voluntary	Above par
Benwood	Benwood Building & Loan Association	July, 1922	Voluntary	Above par
Bluefield	Bluefield Building & Loan Association	1-27-14	Voluntary	No record
Bluefield	Bluefield Building & Loan Association	2- 1-35	Converted into Federal	Par
Bluefield	Mutual Home Savings Company	6-22-20	Voluntary	No record
Bluefield	Mutual Savings and Loan Company	5-18-17	Through Bluefield Bank	No record
Buckhannon	Buckhannon Bldg. and Loan Association	12-30-47	Voluntary	Above par
Charles Town	Cabin Building Association	1916	No Record	No record
Charles Town	Charles Town Building Association	1918	No Record	No record
Charles Town	Charles Town & Ranson Bldg. & Loan Assn.	6-30-22	Voluntary	Near par
Charles Town	Charles Town & Summit Pt. Bldg. & L'n A.	2 5-40	Voluntary	No record
Charles Town	Dixie Building Loan Association	July, 1922	Court Decree	Near par
Charles Town	Fidelity Building Loan Association	1923	Court Decree	No record
Charles Town	Ideal Building & Loan Association	1923	Court Decree	No record
Charles Town	Jefferson Co. Provident Bldg. & Loan Assn.	8- 7-11	Court Decree (Voluntary)	No record
Charles Town	Public Building & Loan Association	6-30-22	Court Decree	Above par
Charles Town	Savings Building & Loan Association	7- 1-22	Court Decree	No record
Charleston	Capital Building & Loan Association	3-12-49	Voluntary	Above par
Charleston	Charleston Building & Loan Association	6-16-49	Voluntary	Above par
Charleston	Colonial Building & Loan Association	6-30-52	Voluntary	Par
Charleston	Empire Savings & Loan Company	12-29-52	Voluntary	Above par
Charleston	Industrial Home Finance Company	12-31-22	Voluntary	No record
Charleston	Imperial Building & Loan Association	7-27-37	Voluntary	Par
Charleston	Kanawha Savings & Loan Association	12- 1-48	Voluntary	Near par
Charleston	Mountain State Building & Loan Assn.	1940	Court Decree (Voluntary)	No record
Charleston	Peoples Building & Loan Association	6-30-61	Voluntary	Above par
Charleston	Sun Building & Loan Association	5- 9-34	Converted into Federal	Par
Charleston	Virginia Savings and Loan Association	8- 6-34	Voluntary	No record
Charleston	West Virginia Rural Credit Association	1917	Adopted National System	No record
Chester	Hancock County Savings & Loan Assn.	11- 3-34	Converted into Federal	Par
Clarksburg	Clarksburg Building & Loan Association	12-13-46	Voluntary	Above par
Clarksburg	Clarksburg Savings & Loan Association	2-19-23	Court Decree	No record
Clarksburg	Commercial Savings & Loan Company	No record	Court Decree	No record
Clarksburg	Eureka Building & Loan Company	9- 4-06	No Record	No record
Clarksburg	Harrison County Savings & Loan Assn.	2- 1-22	Voluntary	No record
Clarksburg	Security Savings & Loan Company	9-17-17	Voluntary	No record
Cottageville	Cottageville Building & Loan Association	4-24-24	Voluntary	Par
Fairmont	East Side Building & Loan Association	11-20-44	Voluntary	Par
Fairmont	Empire Building & Loan Association	4-27-07	Voluntary	No record
Fairmont	Fairmont Savings Loan Society	10-12-10	Voluntary	No record
Fairmont	Mountaineer Building & Loan Assn.	1- 3-40	Voluntary	Par
Fayetteville	Fayetteville Building & Loan Assn.	7-29-36	Converted into Federal	Par
Grafton	Grafton Building & Loan Association	4-27-20	Voluntary	No record
Harpers Ferry	Harpers Ferry & Bolivar Bldg. & Loan A.	11- 7-10	Voluntary	No record
Huntington	Cabell Building & Loan Association	12-11-62	Converted into Federal	No record
Huntington	Home Building Loan Association	1926	Voluntary	No record
Huntington	Huntington Building & Loan Assn.	4-20-21	Through Com. Sav. Loan Co	No record
Huntington	Home Building & Savings Company	9- 4-10	Voluntary	No record
Huntington	Industrial Building & Loan Company	10- 9-09	Voluntary	No record
Huntington	New Jackson Building & Loan Association	8-1-34	Voluntary	No record
Huntington	New Jackson Building & Loan Association	7- 1-34	Converted into Federal	No record
Huntington	Star Building & Loan Association	Nov. 1920	Voluntary	No record
Kenova	Kenova Building & Loan Association	5-16-24	Through Jackson B. & L. A.	Par
Kingwood	Kingwood Building & Loan Association	4-16-45	Voluntary	Par
Lewisburg	Blue Grass Building & Loan Association	9-25-36	Converted into Federal	Par
Logan	Citizens Savings & Loan Company	2-19-18	Through Tstee E. L. Hogsett	Above par
Logan	Logan County Building & Loan Association	1-10-45	Voluntary	Par
Martinsburg	Acme Building & Loan Association	1922	Court Decree	No record
Martinsburg	Eureka Building & Loan Association	1916	Voluntary	No record

BUILDING AND LOAN ASSOCIATION DISSOLVED SINCE 1901

(Continued)

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Martinsburg	Martinsburg Building & Loan Association	2-14-52	Voluntary	Par
Martinsburg	Martinsburg Home Building & Loan Assn.	2-17-09	Voluntary	No record
Martinsburg	Farmers & Laborers Building & Loan Assn.	7-11-22	Court Decree	No record
Montgomery	Montgomery Building & Savings Association	8-12-37	Voluntary	No record
Morgantown	Athens Building & Loan Association	1-17-44	Voluntary	Above par
Morgantown	Guardian Investment Company	5- 4-43	Voluntary	No record
Morgantown	Fidelity Building & Loan Association	6-30-48	Voluntary	Above par
Morgantown	Franklin Building & Loan Association	5-26-37	Voluntary	No record
Morgantown	Peoples Building & Loan Association	12-27-07	Voluntary	No record
Morgantown	Sabraton Building & Loan Association	6-29-46	Voluntary	Par
Morgantown	Morgantown State Savings & Invest. Assn.	6-30-49	Voluntary	Par
Morgantown	Westover Building & Loan Association	6- 5-40	Voluntary	No record
Moundsville	American Building & Loan Association	2- 9-37	Converted into Federal	No record
Mount Hope	Glen Jean Building & Loan Association	8- 5-20	Voluntary	No record
Mount Hope	Mount Hope Building & Loan Association	6- 5-46	Voluntary	Above par
New Martinsville	Doolin Building & Loan Association	6-23-36	Converted into Federal	No record
Oak Hill	New River Building & Loan Association	1926	Through Fa'ville B. & L. A.	Par
Parkersburg	Citizens Building Association	9-21-38	Court Order	No record
Parkersburg	Exchange Building Association	6-24-41	Voluntary	Near par
Parkersburg	Traders Builders Association	10-15-45	Voluntary	Above par
Pt. Pleasant	Modern Building & Loan Association	10-24-28	Robert L. Hogg, Receiver	No record
Pt. Pleasant	Progressive Building & Loan Association	4-16-37	Receivership	Nothing
Ravenswood	Conservative Building & Loan Association	9- 5-35	Converted into Federal	No record
Ripley	Ripley Building & Loan Association	10-29-35	Voluntary	No record
Shepherdstown	Potomac Permanent Building & Loan Assn.	3-22-49	Voluntary	Above par
Sistersville	Sistersville Building & Loan Association	8-29-34	Converted into Federal	No record
Spencer	Roane County Building & Loan Association	11- 9-36	Voluntary	No record
Summersville	Summersville Building & Loan Association	3- 8-52	Voluntary	Par
Wellsburg	Advance Building Association	6-25-47	Voluntary	Above par
Wellsburg	Brooke County Building & Loan Association	12-30-52	Voluntary	Near par
Wheeling	Consolidated Building & Loan Association	No record	No Record	No record
Wheeling	Ohio Valley Savings & Loan Association	8- 7-11	Court Decree	No record
Wheeling	United Building & Loan Association			Near par
Wheeling	Wheeling Savings & Loan Association	1- 4-36	Receivership	Liquidated
Williamson	Atlas Building & Loan Association	6-30-31	Voluntary	No record

STATE CHARTERED CREDIT UNIONS

CONSOLIDATED REPORT OF CONDITION OF TWENTY THREE ACTIVE STATE CHARTERED CREDIT UNIONS AS OF JUNE 30, 1980

RESOURCES		LIABILITIES	
Personal Loans	$ 9,732,021.27	Shares	$ 15,490,600.18
Collateral Loans	2,197,788.20	Deposits	2,767,620.27
Real Estate Loans	5,429,555.12	Dividends Unpaid	35,845.30
U.S. Government Bonds	81,107.18	Reserve Fund	979,466.74
Other Investments Including Stocks	2,961,324.98	Undivided Profits	691,356.72
Furniture & Fixtures	74,872.95	Notes Payable	85,000.00
Cash in banks	945,040.96	Accounts Payable	77,670.33
Cash in office	162,999.98	Co-maker Fund	194,944.93
Cash Items	5,783.07	Accrued Interest Payable	124,973.82
Real Estate-Office Bldg.	191,822.96	Cert. of Deposit	1,349,198.14
Loans Pur. to Liq. C. U	71,650.06	Miscellaneous	218,590.30
Share Insurance	65,613.81		
Miscellaneous	95,686.19		
TOTAL RESOURCES	$ 22,015,266.73	TOTAL LIABILITIES	$ 22,015,266.73

CONSOLIDATED REPORT OF EARNINGS, EXPENSES AND DIVIDENDS TWELVE MONTHS ENDING JUNE 30, 1980 OF TWENTY THREE ACTIVE STATE CHARTERED CREDIT UNIONS

EARNINGS:		
Interest on Loans	$	1,849,088.15
Interest on Investments		239,262.10
Miscellaneous Income		57,876.27
Total Current Income	$	2,146,226.52
EXPENSE:		
Salaries and Wages	$	230,308.69
Rent, Light and Heat		31,069.55
Stationery and Office Supplies		21,088.91
Interest Paid		895,459.70
Other Expenses		339,773.49
Total Current Expenses	$	1,517,700.34
Net Current Earnings	$	628,526.18
OTHER INCOME:		
Recoveries on Charged Off Assets	$	16,007.63
Transferred from Reserves		30,719.50
Total Recoveries and Profits	$	46,727.13
Total Income	$	675,253.31
DISTRIBUTION:		
Losses Charged Off	$	30,758.69
To Reserve Fund		191,486.64
Dividends Paid		371,351.07
Total Distribution	$	593,596.40
Net Change in Undivided Profits	$	81,656.91
Undivided Profits at Beginning of Period	$	609,699.81
Undivided Profits at End of Period	$	691,356.72

REPORTS OF CONDITION OF STATE CHARTERED CREDIT UNIONS

AS OF JUNE 30, 1980

ANMOORE, NATIONAL CARBON EMPLOYEES CREDIT UNION

President, SAMUEL JERMONT *Treasurer,* ALBERT W. COX

RESOURCES		LIABILITIES	
Personal Loans	$ 220,943.77	Shares	$ 722,794.66
Collateral Loans	1,164,098.24	Deposits	513,110.94
Real Estate Loans	82,245.75	Reserve Fund	123,553.61
U.S. Government Bonds	80,000.00	Undivided Profits	114,156.40
Other Investments Including Stocks	722.78	Notes Payable	50,000.00
Cash in Banks	3,131.03	Accounts Payable	62,255.00
Share Insurance	17,428.04		
Miscellaneous	30.00		
Dep. Insurance Stab.	17,271.00		
TOTAL	$ 1,585,870.61	TOTAL	$ 1,585,870.61

CHARLESTON, CABOT EASTERN CREDIT UNION

President, BOYD A. REED *Treasurer,* LYNN VAN BIBBER

RESOURCES		LIABILITIES	
Personal Loans	$ 103,798.94	Shares	$ 123,054.12
U.S. Government Bonds	107.18	Deposits	1,641.00
Other Investments Including Stocks	18,153.22	Reserve Fund	17,851.51
Cash in Banks	23,925.33	Undivided Profits	3,438.04
TOTAL	$ 145,984.67	TOTAL	$ 145,984.67

CHARLESTON, LOCAL 317 I.A.F.F. CREDIT UNION

President, CHARLES N. MORGAN *Treasurer,* KENNETH MORGAN

RESOURCES		LIABILITIES	
Personal Loans	$ 163,447.36	Shares	$ 141,073.97
Other Investments	6,675.99	Reserve Fund	21,179.24
Furniture & Fixtures	100.00	Undivided Profits	12,921.56
Cash in Banks	5,796.73	Guaranty Fund	2,566.89
Share Insurance	1,721.58		
TOTAL	$ 177,741.66	TOTAL	$ 177,741.66

CHARLESTON, CHARLESTON POSTAL EMPLOYEES CREDIT UNION

President, J. R. SAUNDERS *Treasurer,* J. L. DEWEESE

RESOURCES		LIABILITIES	
Personal Loans	$ 530,305.31	Shares	$ 416,243.51
Other Investments Including Stocks	1,251.57	Dividends Unpaid	5,994.12
Furniture & Fixtures	4,381.42	Reserve Fund	17,023.41
Cash in Banks	22,282.84	Undivided Profits	16,065.66
Cash in Office	98.02	Accounts Payable	24.58
Share Insurance	5,109.95	Cert. of Deposit	106,500.00
Miscellaneous	100.00	Miscellaneous	1,385.92
		W/holding Taxes Pay	291.91
TOTAL	$ 563,529.11	TOTAL	$ 563,529.11

CLARKSBURG, CLARKSBURG AREA POSTAL EMPLOYEES CREDIT UNION

President, CARL J. LAUDERMAN *Treasurer,* ALEX XENAKIS

RESOURCES		LIABILITIES	
Personal Loans	$ 824,099.50	Shares	$ 652,120.90
Other Investments Including Stocks	129,162.15	Deposits	24,097.89
Cash in Banks	24,359.16	Reserve Fund	63,106.88
		Undivided Profits	13,915.39
		Cert. of Deposit	205,000.00
		Christmas Savings	19,345.00
		Entrance fees	6.75
		Vacation Club	28.00
TOTAL	$ 977,620.81	TOTAL	$ 977,620.81

GARY, GARY CREDIT UNION

President, FRANK C. BACHO *Treasurer,* KENNETH B. FRANKLIN

RESOURCES		LIABILITIES	
Personal Loans	$ 104,872.94	Shares	$ 72,210.00
Cash in Banks	8,688.64	Dividends Unpaid	8,511.20
Cash in Office	39.86	Reserve Fund	4,946.59
Miscellaneous	2,590.00	Undivided Profits	28,929.40
		Accounts Payable	41.95
		Miscellaneous	645.25
		Over & Under	5.69
		Overcollection on Loans	901.36
TOTAL	$ 116,191.44	TOTAL	$116,191.44

GRAFTON, GRAMCO EMPLOYEES CREDIT UNION

President, VIRGINIA ROGER *Treasurer,* CINDY LYNCH

RESOURCES		LIABILITIES	
Personal Loans	$ 21,685.00	Shares	$ 22,925.50
Furniture & Fixtures	58.00	Deposits Christmas Shares	9,192.00
Cash in Banks	7,028.36	Reserve Fund	2,531.61
Share Insurance	281.13	Undivided Profits	3,879.43
Miscellaneous Lg. Corp.	9,476.05		
TOTAL	$ 38,528.54	TOTAL	$ 38,528.54

HUNTINGTON, CABELL COUNTY EMPLOYEES CREDIT UNION

President, J. BOYCE TAYLOR *Treasurer,* O. S. KITTINGER, JR.

RESOURCES		LIABILITIES	
Personal Loans	$ 23,655.50	Shares	$ 29,246.88
Cash in Banks	7,468.82	Reserve Fund	901.87
		Undivided Profits	975.57
TOTAL	$ 31,124.32	TOTAL	$ 31,124.32

HUNTINGTON, HUNTINGTON CHESAPEAKE AND OHIO RAILWAY EMPLOYEES CREDIT UNION

President, JAMES E. MESSINGER *Treasurer,* ALFRED HARSHBARGER

RESOURCES		LIABILITIES	
Personal Loans	$ 4,220,906.50	Shares	$ 9,459,800.07
Real Estate Loans	5,051,636.72	Deposits	1,863,747.89
Other Investments Including Stocks	1,840,036.86	Reserve Fund	388,445.34
Furniture & Fixtures	61,184.77	Undivided Profits	202,290.72
Cash in Banks	702,497.63	Accounts Payable	7,038.98
Cash in Office	158,784.25	Co-Maker Fund	194,944.93
Cash Items	204.98	Accrued Interest Payable	124,973.82
Real Estate - Office Building	191,822.96		
Miscellaneous	14,167.08		
TOTAL	$ 12,241,241.75	TOTAL	$ 12,241,241.75

HUNTINGTON, HUNTINGTON POSTAL CREDIT UNION

President, MAJOR W. SIMMS *Treasurer,* GLEN R. WILSON

RESOURCES		LIABILITIES	
Personal Loans	$ 1,597,472.23	Shares	$ 1,243,610.55
Real Estate Loans	189,981.99	Reserve Fund	147,905.51
Other Investments Including Stocks	120,751.27	Undivided Profits	59,223.64
Furniture & Fixtures	3,187.95	Accounts Payable Ins.	945.45
Cash in Banks	226.73	Cert. of Deposit	402,500.00
Cash in Office	200.00	Contingencies	50,000.00
Share Insurance	17,966.98	Christmas Club	25,602.00
TOTAL	$ 1,929,787.15	TOTAL	$ 1,929,787.15

LUMBERPORT, ABC CREDIT UNION

President, VARNARD BRACKENRICH *Treasurer,* C. W. REYNOLDS, JR.

RESOURCES		LIABILITIES	
Personal Loans	$ 13,360.33	Shares	$ 18,583.83
Other Investments Including Stocks	6,131.70	Reserve Fund	893.96
Cash in Banks	289.00	Undivided Profits	501.82
Share Insurance	198.58		
TOTAL	$ 19,979.61	TOTAL	$ 19,979.61

MORGANTOWN, EXTENSION CREDIT UNION

President, DALE COLYER *Treasurer,* ROBERT L. JACK

RESOURCES		LIABILITIES	
Personal Loans	$ 61,056.57	Shares	$ 52,831.28
Other Investments Including Stocks	185.24	Deposits	209.25
Cash in Banks	770.26	Reserve Fund	6,731.45
Share Insurance	576.04	Undivided Profits	2,816.13
TOTAL	$ 62,588.11	TOTAL	$ 62,588.11

MORGANTOWN, MORSCO EMPLOYEES CREDIT UNION

President, MARY ALICE UPHOLD *Treasurer,* DOROTHY ROSENBERGER

RESOURCES		LIABILITIES	
Personal Loans	$ 15,956.95	Shares	$ 16,613.60
Other Investments Including Stocks	405.37	Reserve Fund	587.90
Furniture & Fixtures	400.01	Undivided Profits	377.24
Cash in Banks	816.41		
TOTAL	$ 17,578.74	TOTAL	$ 17,578.74

MOUNDSVILLE, FOSTORIA EMPLOYEES CREDIT UNION

President, ROBERT A. SIMSA *Treasurer,* ORIE YOUNG

RESOURCES		LIABILITIES	
Personal Loans	$ 202,150.42	Shares	$ 199,109.71
Furniture & Fixtures	1,436.18	Reserve Fund	8,946.53
Cash in Banks	6,713.22	Undivided Profits	10,730.82
Cash in Office	15.00	Accounts Payable	43.65
Common Trust Fund I.C.U.	5,471.84	Witholding Taxes Payable	160.43
Share Insurance	2,614.87	F.I.C.A. Taxes	39.33
W. Va. Corporate FCU	628.94		
TOTAL	$ 219,030.47	TOTAL	$ 219,030.47

PADEN CITY, CORNING PADEN CITY EMPLOYEES CREDIT UNION

President, J. S. RICHMOND — *Treasurer*, LORETTA RICHMOND

RESOURCES		LIABILITIES	
Personal Loans	$ 177,579.66	Shares	$ 158,957.64
Furniture & Fixtures	665.51	Reserve Fund	5,987.35
Cash in Banks	25,900.56	Undivided Profits	17,232.80
Shares in Lg. Cent & ICU	153.74	Notes Payable	22,000.00
		Accounts Payable Soc. Sec. w. tax	121.68
TOTAL	$ 204,299.47	TOTAL	$ 204,299.47

PARKERSBURG, IDEAL CREDIT UNION

President, MELVIN D. MIDKIFF — *Treasurer*, SALLIE F. PARKER

RESOURCES		LIABILITIES	
Personal Loans	$ 11,747.81	Shares	$ 22,255.25
Other Investments Including Stocks	6,820.27	Reserve Fund	832.13
Furniture & Fixtures	2.00	Undivided Profits	875.44
Cash in Banks	4,929.15		
Share Insurance	213.59		
Miscellaneous P.C.B.	250.00		
TOTAL	$ 23,962.82	TOTAL	$ 23,962.82

PARKERSBURG, O. AMES EMPLOYEES CREDIT UNION

President, KARL D. GUINN — *Treasurer*, D. H. COOPER

RESOURCES		LIABILITIES	
Personal Loans	$ 11,000.80	Shares	$ 4,890.00
Collateral Loans	319,243.77	Deposits	355,621.30
Other Investments Including Stocks	114,897.80	Reserve Fund	10,161.24
Cash in Banks	72,083.29	Undivided Profits	145,755.70
Savings	100.00	Recording Fees	297.42
		Life Insurance Res.	600.00
TOTAL	$ 517,325.66	TOTAL	$ 517,325.66

PARKERSBURG, PARKERSBURG POSTAL EMPLOYEE'S CREDIT UNION

President, WILLIAM F. AIRHART — *Treasurer*, WAYNE R. JARVIS

RESOURCES		LIABILITIES	
Personal Loans	$ 51,205.71	Shares	$ 41,550.04
Cash in Banks Checking	938.52	Reserve Fund	5,877.00
Cash Wood County Bank	106.25	Undivided Profits	4,353.27
Share Insurance ACUGA	512.91	Notes Payable Lg. Corp.	1,000.00
Shares In Lg. Corp.	16.92		
TOTAL	$ 52,780.31	TOTAL	$ 52,780.31

PARKERSBURG, U. I. EMPLOYEES CREDIT UNION

President, JOHN SMITH — *Treasurer*, MARTHA J. WHITED

RESOURCES		LIABILITIES	
Personal Loans	$ 73,621.60	Shares	$ 76,715.32
Other Investments Including Stocks	10,919.61	Reserve Fund	2,443.17
Furniture & Fixtures	50.64	Undivided Profits	2,758.53
Cash in Banks	9,325.17	Notes Payable	12,000.00
TOTAL	$ 93,917.02	TOTAL	$ 93,917.02

PARKERSBURG, WEST VIRGINIA LEAGUE CENTRAL CREDIT UNION

President, W. OSWELL Ellison — *Treasurer*, JOSE' R. ALONZO

RESOURCES		LIABILITIES	
Personal Loans	$ 606,188.96	Shares	$ 1,361,891.33
Collateral Loans	714,446.19	Dividends Unpaid	21,339.98
Real Estate Loans	105,690.66	Reserve Fund	71,608.83
Other Investments Including Stocks	705,211.15	Undivided Profits	17,397.71
Furniture & Fixtures	1,933.85	Accounts Payable	6,978.04
Cash in Banks	(1.26)	Share Drafts Accounts	78,487.99
Cash in Office	3,000.00	Taxes Payable	734.02
Other Assets	12.93	Cert. of Deposit	635,198.14
Loans Pur. to Liq. C.U.	71,650.06	Christmas Clubs	32,578.00
Share Insurance	16,926.99	Def. Gain Loans Liq. C.U.	3,656.96
Prepaid Expense	4,811.47		
TOTAL	$ 2,229,871.00	TOTAL	$ 2,229,871.00

VIENNA, DEMUTH EMPLOYEES CREDIT UNION

President, JOHN L. SAMS — *Treasurer*, SANDRA K. GEORGE

RESOURCES		LIABILITIES	
Personal Loans	$ 540,219.34	Shares	$ 475,448.82
Other Assets	5,466.36	Reserve Fund for Del. Loans	62,550.60
Furniture & Fixtures	1,223.77	Undivided Profits	17,491.36
Cash in Banks	4,298.18	Accounts Payable Tickets	221.00
Miscellaneous	10,966.36	Taxes Payable	463.54
Shares in Other Credit U.	261.51	Reserve for Contingencies	191.31
		C.D. Ins., Payable	602.53
TOTAL	$ 556,969.16	TOTAL	$ 556,969.16

WHEELING, WHECAN EMPLOYEES CREDIT UNION

President, WM. PLATT, JR. — *Treasurer*, ED NEUGEBAYER

RESOURCES		LIABILITIES	
Personal Loans	$ 28,643.57	Shares	$ 60,909.08
Furniture & Fixtures	248.85	Reserve Fund	2,704.84
Cash in Banks	1,656.19	Undivided Profits	2,695.46
Share Insurance	736.69		
Peoples Sav. & Loan	20,000.00		
Shares in Lg. Corp.	752.59		
I.C.U. New York	14,106.70		
Account Rec.	164.79		
TOTAL	$ 66,309.38	TOTAL	$ 66,309.38

WHEELING, WHEELING POSTAL CREDIT UNION

President, ROBERT GLASGOW — *Treasurer*, ROBERT TURVEY

RESOURCES		LIABILITIES	
Personal Loans	$ 68,318.17	Shares	$ 57,606.47
U.S. Government Bonds	500.00	Reserve Fund	6,574.37
Cash in Banks	1,267.18	Undivided Profits	7,144.13
Cash in Office	665.75		
Share Insurance	573.87		
TOTAL	$ 71,324.97	TOTAL	$ 71,324.97

SUPERVISED LENDERS LICENSEES OPERATING IN WEST VIRGINIA

The following Licensees were issued licenses to make Small Loans during the fiscal year ending June 30, 1980

Location	*Name*
Barboursville	Public Finance Corporation
Beckley	Security Pacific Finance Corporation
Beckley	Avco Financial Services of Wheeling, Inc.
Beckley	Beckley Loan Company
Beckley	National Finance Company
Beckley	Peoples Finance Company, Inc.
Beckley	Public Finance Corporation
Bluefield	Peoples Loan Company
Bluefield	Personal Thrift Plan of Bluefield, Inc.
Bluefield	Union Loan Company #2
Bluefield	Sun America Financial Corporation
Charleston	Avco Financial Services
Charleston	Bencharge Credit Service of W. Va., Inc.
Charleston	Beneficial Finance Company
Charleston (Kanawha City)	Beneficial Finance Company
Charleston	Associates Financial Services, Inc.
Charleston	US Life Credit Corporation
Charleston	Associates Financial Services Company, Inc.
Charleston	Household Finance Corporation
Charleston	Public Finance Corporation
Charleston	Public Finance Corporation
Charleston	Public Finance Corporation
Charles Town	American Finance Corporation
Charles Town	Jefferson Finance Company
Chester	US Life Credit Corp.
Clarksburg	Security Pacific Finance Corporation
Clarksburg	Bencharge Credit Service of W. Va., Inc.
Clarksburg	Beneficial Finance Company
Clarksburg	Household Finance Corporation
Clarksburg	US Life Credit Corporation
Clarksburg	Public Finance Corporation
Clarksburg	Public Finance Corporation
Dunbar	US Life Credit Corp.
Elkins	Security Pacific Finance Corporation
Elkins	Landmark Finance Corporation
Fairmont	Bencharge Credit Service of W. Va., Inc.
Fairmont	Beneficial Finance Company
Fairmont	Security Pacific Loan Company
Fairmont	Finance America Corp. of W. Va.
Fairmont	Household Finance Corporation

Fairmont	Public Finance Corporation
Follansbee	Follansbee Finance Corporation
Franklin	Franklin Finance Service, Inc.
Gassaway	US Life Credit Corp.
Grafton	US Life Credit Corporation
Grafton	Public Finance Corporation
Grantsville	US Life Credit Corporation
Hinton	Ashland Finance Company of W. Va.
Huntington	Security Pacific Finance Corporation
Huntington	Avco Financial Service
Huntington	Beneficial Finance Company
Huntington	Avco Financial Services, Inc.
Huntington	US Life Credit Corp.
Huntington	Associates Financial Service Co.
Huntington	Household Finance Corporation
Huntington	Liberty Finance Corporation
Huntington	US Life Credit Corporation
Huntington	Public Finance Corporation
Keyser	Landmark Finance Corp.
Kingwood	Security Pacific Loan Co.
Lewisburg	Security Pacific Finance Corporation
Lewisburg	Beneficial Finance Corp.
Logan	Security Pacific Finance Corp.
Logan	Ashland Finance Company
Logan	C.I.T. Financial Services of W. Va.
Madison	Allstate Finance Company, Inc.
Man	Security Pacific Finance Corporation
Martinsburg	Security Pacific Finance Corporation
Martinsburg	Finance America Corp. of W. Va.
Martinsburg	Landmark Finance Corporation
Martinsburg	Investors Loan Corporation
Montgomery	Beneficial Finance Corp.
Montgomery	National Finance Company
Moorefield	Easy Loan Company
Morgantown	Beneficial Finance Company
Morgantown	Finance America Corp. of W. Va.
Morgantown	Household Finance Corporation
Morgantown	Investors Loan Corporation
Morgantown	US Life Credit Corporation
Morgantown	Ritter Finance Co., Inc.
Mullens	National Finance Company
New Cumberland	Hancock Finance Corporation
New Martinsville	Budget Finance Company
New Martinsville	Union Finance Company
Nitro	United Finance Service
Northfork	Northfork Loan Company
Oak Hill	Avco Financial Services of Wheeling, Inc.
Oak Hill	National Finance Company
Oak Hill	Oak Hill Finance Company
Oceana	Avco Financial Services of Wheeling, Inc.

Parkersburg	Associates Finance Corporation
Parkersburg	Best Finance Corporation
Parkersburg	Beneficial Finance Company
Parkersburg	Family Finance Company, Inc.
Parkersburg	US Life Credit Corporation
Parkersburg	Ritter Finance Co., Inc.
Petersburg	Valley Finance Company
Pineville	Security Pacific Finance Corporation
Pineville	Avco Financial Services of Wheeling, Inc.
Princeton	Beneficial Finance Corp.
Princeton	Peoples Loan Company
Rainelle	Ashland Finance Company
Rainelle	Beneficial Finance Corp.
Ravenswood	Public Finance Corporation
Richwood	US Life Credit Corp.
Ripley	Jackson Finance Company
Sistersville	Union Finance Company
Sophia	City Finance Company
South Charleston	Beneficial Finance Company
South Charleston	Public Finance Corporation
Spencer	Credit Finance Corp.
St. Albans	Beneficial Finance Corporation
Sprague	City Finance Company
Summersville	Ashland Finance Company of W. Va.
Vienna	Public Finance Corporation
Weirton	Beneficial Finance Company
Weirton	C.I.T. Finance Services, Inc. of W. Va. No. 2
Weirton	Investors Loan Corporation
Weirton	Public Finance Corporation
Welch	Security Pacific Finance Corporation
Welch	Ashland Finance Corp. of W. Va.
Welch	C.I.T. Finance Service, Inc. of W. Va. No. 2
Welch	State Loan Company
Wellsburg	Courtesy Loan & Finance Company
Weston	Public Finance Corporation
Weston	US Life Credit Corporation
Wheeling	Alpha Finance Company
Wheeling	Associates Financial Service Co., of W. Va. Inc.
Wheeling	C.I.T. Finance Services, Inc. of W. Va. No. 2
Wheeling	Beneficial Finance Company
Wheeling	Commonwealth Loan Co.
Wheeling	Security Pacific Finance Corp.
Wheeling	US Life Credit Corporation
Wheeling	Ohio Valley Finance Company
Wheeling	Roberts Loan Company
Wheeling	US Life Credit Corp.
Williamson	C.I.T. Finance Services, Inc. of W. Va. No. 2

CONSOLIDATED REPORT OF SUPERVISED LENDER LICENSEES

Authorized to make Loans of $1200.00 or Less

AT THE CLOSE OF THE FISCAL YEAR AND THE PREVIOUS PERIOD

The amount shown and the items listed were compiled from the one hundred and forty-two Licensees, reporting, which reports were filed under oath as to the correctness thereof with the Department of Banking by the owners, managers and others in authority and are assumed to be correct.

SCHEDULE B

Balance Sheets

As of June 30, 1979 and June 30, 1980

	COLUMN 1 End of Present Year	COLUMN 2 End of Preceding Year
ASSETS		
Loans Receivable under the Small Loans Act		
Gross Amount of Add-on type Loans	$ 103,844,216.46	$ 89,868,499.64
Less Unearned Charges	23,472,348.91	19,425,129.27
Net Amount of Add-on type Loans	80,371,867.55	70,443,370.37
Loans on Percent Per Month Basis	7,213,572.69	10,414,767.35
Total Outstanding (Net of Unearned Charges)	87,585,440.24	80,858,137.72
Less Reserve for Bad Debts	3,566,272.36	3,312,199.24
Net Loans Receivable	84,019,167.88	77,545,938.48
Cash in Office and in Banks	610,947.19	1,045,114.30
Real Estate (Less Reserve for Depreciation—Buildings)	103,471.32	213,427.56
Furniture, Fixtures and Equipment (Less Reserve for Depreciation)	727,357.77	656,128.73
Deferred Charges and Prepaid Expenses	569,410.75	270,908.54
Other Assets Used in Consumer Loan Business		
Organization or Development Expense	13,675.56	2,692.25
Other Assets	1,475,824.27	1,825,671.66
Total Assets Used in Consumer Loan Business	$ 87,519,854.74	$ 81,559,881.52
Assets Not Used in Consumer Loan Business		
Installment Sale Contracts—Net	12,813,920.88	10,043,889.91
Other Assets	1,413,954.97	1,824,103.26
Total Assets	$ 101,747,730.59	$ 93,427,874.69
LIABILITIES AND CAPITAL		
Total Liabilities (Exclusive of Branch Office Capital and Net Worth)	$ 54,767,574.43	$ 46,663,449.15
Branch Office Capital	26,740,592.27	26,110,245.38
Net Worth (If Individual or Partnership)	370,516.42	199,904.39
Capital Stock (If Corporation)	3,218,714.00	3,305,341.99
Capital or Paid-In Surplus	3,219,205.05	3,293,876.57
Earned Surplus	13,431,128.42	13,855,057.21
Total Liabilities and Capital	$ 101,747,730.59	$ 93,427,874.69

SCHEDULE C
Statement of Income and Expense for This Report Year

INCOME		
Charges Collected and or Earned	$	22,494,321.71
Other Income		
Extension and Late Charges		648,051.87
Charged Off		20,872.78
Insurance Commission		660,668.17
Miscellaneous		323,123.17
Total Operating Income	$	24,147,037.70
EXPENSES		
Advertising	$	371,490.08
Auditing		57,197.87
Bad Debts		519,499.45
Charge-offs		2,263,430.23
Deduct: Collections on Accounts Previously Charged Off		(431,227.90)
Additions to Reserve for Bad Debts		936,853.29
Depreciation and Amortization		313,072.99
Insurance and Fidelity Bonds		106,855.65
Legal Fees and Disbursements		163,863.31
Postage, Printing, Stationery & Supplies		503,053.53
Rent, Janitorial Services and Utilities		749,667.81
Salaries of Officers, Owners and Partners		510,385.82
Salaries of all other Employees		4,196,164.86
Taxes - Other Than on Income		1,078,219.79
License Fees		21,506.88
Telephone and Telegraph		506,003.78
Travel, Auto Expense and Allowance		188,148.14
Other Expenses		2,591,855.38
Interest Paid on Borrowed Funds		7,822,133.85
Total Expenses Before Income Taxes	$	22,468,174.81
Income Before Income Taxes		1,678,862.89
Income Taxes		
State		54,755.20
Federal		619,465.73
Total Expenses	$	23,142,395.74
Net Income	$	1,004,641.96

SCHEDULE D
Reconciliation of Net Worth of Licensee Listed in Schedule A

Earned Surplus or Net Worth at beginning of year	$	13,855,057.21
Additions		
Net Earnings Derived from Consumer Loan Business During Year		1,004,641.96
Other Credits to Surplus or Net Worth		(63,334.13)
Total Credits	$	14,796,365.04
Dividends Paid or Declared		154,000.00
Other Debits to Surplus or Net Worth		78,034.00
Transfer of Earnings to Home Office Control		154,814.52
Other Debits		978,388.10
Total Debits	$	1,365,236.62
Earned Surplus of Net Worth at end of year	$	13,431,128.42

MONEY ORDER COMPANIES

Companies authorized by the Commissioner of Banking to engage in the business of issuing and selling checks, drafts, money orders, etc. in the State of West Virginia during the fiscal year ending June 30, 1980 are listed below.

Location	*Name*
Charleston, West Virginia	Food Haven, Inc.
Dallas, Texas	Republic Money Orders, Inc.
Minneapolis, Minnesota	Travelers Express Company, Inc.
New York, New York	American Express Company
San Francisco, Calif.	BankAmerica Corp. Travelers Cheques
New York, N.Y.	Barclays Bank International, L.T.D.
Chicago, Ill.	1st Chicago Cheque Corp.

CONSOLIDATED REPORT OF CONDITION OF THE ONE HUNDRED AND SEVEN NATIONAL BANKS AS OF JUNE 30, 1980

ASSETS	(In thousands)
Cash & Due from Banks	$ 495,764
U.S. Treas. Securities	423,080
Other U.S. Obligations	503,408
Obligations of States, etc.	747,821
Other Securities	40,028
Federal Funds Sold	487,898
Loans (Net)	2,625,014
Direct Lease Financing	10,685
Bank Premises, F. & F.	125,943
Other Assets	100,731
TOTAL ASSETS	$ 5,560,372

LIABILITIES	(In thousands)
Demand Deposits	$ 1,228,429
Time Deposits	3,301,077
TOTAL DEPOSITS	4,529,506
Fed. Funds Purchased	275,677
Other liabilities	252,428
Mortgage indebtedness	6,890
Notes & Debentures	10,436
Capital Stock	75,014
Surplus	158,827
Undivided Profits	240,654
Capital Reserves	10,940
TOTAL EQUITY CAPITAL	485,435
TOTAL LIABILITIES	$ 5,560,372

TOTAL TRUST DEPARTMENT ASSETS $ 1,534,455

CONDENSED
REPORT OF CONDITION
OF

NATIONAL BANKS IN WEST VIRGINIA

AS OF JUNE 30, 1980

City	Name	Assets Mil. Thou.
Alderson	The First National Bank of Alderson	$ 25,294
Ansted	The National Bank of Ansted	13,856
Barboursville	Guyan National Bank	11,108
Beaver	Mountain National Bank	14,447
Beckley	Beckley National Bank	159,069
Beckley	First National Bank	9,511
Beckley	Raleigh County National Bank	140,825
Belle	The First National Bank of Belle	27,934
Berkeley Springs	Citizens National Bank	24,404
Big Chimney	Elk National Bank	18,224
Bluefield	The First National Bank of Bluefield	106,728
Bluefield	Flat Top National Bank	136,323
Buckhannon	The Central National Bank	68,857
Cameron	First National Bank	12,339
Charleston	The City National Bank of Charleston	77,830
Charleston	Charleston National Bank	283,233
Charleston	Kanawha Banking and Trust Company, N.A.	242,431
Charleston	Kanawha Valley Bank, N.A.	460,067
Charleston	The National Bank of Commerce	180,952
Chester	First National Bank of Chester	11,505
Clarksburg	The Empire National Bank of Clarksburg	74,125
Clarksburg	The Union National Bank	216,944
Davis	The National Bank of Davis	5,685
Elkins	Citizens National Bank of Elkins	59,946
Elkins	The Tygarts Valley National Bank	15,918
Fairmont	Community Bank and Trust, N.A.	91,939
Fairmont	City National Bank of Fairmont	75,319
Fairmont	The First National Bank in Fairmont	99,388
Fairmont	Middletown National Bank	29,644
Fayetteville	Fayette County National Bank	13,913
Follansbee	Citizens National Bank of Follansbee	17,132
Gauley Bridge	Gauley National Bank	25,487
Grafton	The First National Bank of Grafton	19,170
Hamlin	Lincoln National Bank	37,075
Hinton	The First National Bank of Hinton	26,267
Hinton	The National Bank of Summers	36,741
Huntington	The First Huntington National Bank	179,926
Huntington	The Guaranty National Bank	107,697

Inwood	South Berkeley National Bank	8,331
Kenova	The First National Bank of Kenova	12,621
Keyser	The National Bank of Keyser	35,168
Keystone	The First National Bank of Keystone	26,955
Kingwood	Albright National Bank of Kingwood	41,866
Logan	The National Bank of Logan	94,334
Madison	Boone National Bank	51,824
Marlinton	First National Bank in Marlinton	22,417
Martinsburg	Citizens National Bank	47,331
Martinsburg	The Old National Bank	64,173
Martinsburg	Peoples National Bank	33,617
Martinsburg	Suburban National Bank	12,032
Matewan	Matewan National Bank	43,793
Monongah	National Bank of Monongah	14,711
Montgomery	Merchants National Bank	40,697
Montgomery	The Montgomery National Bank	41,655
Moorefield	South Branch Valley National Bank	22,190
Morgantown	Central National Bank	9,873
Morgantown	The First National Bank of Morgantown	134,346
Morgantown	Mountaineer National Bank	10,033
Morgantown	The Suncrest National Bank	32,940
Moundsville	First National Bank	34,885
New Martinsville	The First National Bank	30,715
New Martinsville	First Wetzel National Bank	7,208
Northfork	First Clark National Bank	32,231
Oak Hill	Merchants & Miners National Bank	44,994
Parkersburg	The Parkersburg National Bank	171,445
Parkersburg	Union Trust National Bank	52,688
Parsons	The First National Bank of Parsons	10,285
Peterstown	The First National Bank of Peterstown	7,697
Philippi	First National Bank in Philippi	33,805
Piedmont	The First National Bank of Piedmont	12,335
Point Pleasant	Citizens National Bank of Pt. Pleasant	60,283
Rainelle	Western Greenbrier National Bank	23,700
Richwood	Cherry River National Bank	21,317
Ripley	The First National Bank of Ripley	38,854
Romney	First National Bank	22,203
Ronceverte	The First National Bank	41,947
Ronceverte	The Ronceverte National Bank	38,437
Rowlesburg	Peoples National Bank of Rowlesburg	6,747
Saint Albans	Citizens National Bank	38,142
St. Marys	The First National Bank	19,133
Salem	First National Bank at Salem	7,895
Scott Depot	Teays Valley National Bank	12,916
Sistersville	Union National Bank	12,008
Sophia	Gulf National Bank	11,298
South Charleston	First National Bank of So. Charleston	32,794
Spencer	The First National Bank of Spencer	38,156
Sutton	The Home National Bank	32,049
Terra Alta	First National Bank	24,176
Vienna	Ohio Valley National Bank	32,177
Vienna	Union Central National Bank	11,605

Webster Springs	Webster Springs National Bank	21,885
Weirton	First National Bank of Weirton	26,620
Weirton	Weirton National Bank	21,568
Welch	McDowell County National Bank in Welch	65,467
Wellsburg	Wellsburg National Bank	32,401
West Hamlin	First National Bank of West Hamlin	21,005
Weston	Stonewall National Bank	6,062
Weston	Weston National Bank	38,690
West Union	First National Bank in West Union	10,683
Wheeling	First West Virginia Bank, N.A.-Community	9,660
Wheeling	First West Virginia Bank, N.A.-Warwood	21,175
Wheeling	First National Bank & Trust	83,345
Wheeling	Security National Bank & Trust Co.	89,996
Wheeling	Wheeling National Bank	84,376
Williamson	First National Bank	45,900
Williamson	The National Bank of Commerce	51,741
Williamstown	The Williamstown National Bank	15,513